

12.5.245

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 245

# TREASURY DEPARTMENT

## OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Mar. 4, 1953

Condition of National Banks in the United States on Dec. 31, 1951, Mar. 31, 1952,  
June 30, 1952, Sept. 5, 1952, and Dec. 31, 1952

[In thousands of dollars]

	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	32,423,777	32,352,742	33,170,408	33,782,046	36,119,673
U. S. Government securities, direct obligations.....	35,146,687	33,948,307	34,678,113	34,971,610	35,921,239
Obligations guaranteed by U. S. Government.....	9,656	9,670	16,427	11,761	15,203
Obligations of States and political subdivisions.....	5,333,230	5,607,202	5,810,343	5,988,324	5,982,753
Other bonds, notes, and debentures.....	2,373,149	2,284,860	2,393,571	2,344,284	2,176,230
Corporate stocks, including stocks of Federal Reserve banks.....	180,895	185,284	187,240	188,113	196,860
<i>Total loans and securities.....</i>	<i>76,407,394</i>	<i>74,388,065</i>	<i>76,256,108</i>	<i>77,286,138</i>	<i>80,411,958</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	26,012,158	23,317,178	23,991,529	23,553,507	26,399,403
Bank premises owned, furniture and fixtures.....	683,826	700,962	717,394	727,839	747,912
Real estate owned other than bank premises.....	16,796	19,579	19,986	21,210	22,555
Investments and other assets indirectly representing bank premises or other real estate.....	64,642	59,383	58,036	58,394	57,876
Customers' liability on acceptances.....	172,708	186,823	141,522	138,049	169,263
Income accrued but not yet collected.....	172,489	171,331	196,424	239,444	190,542
Other assets.....	148,547	171,646	160,571	149,127	133,234
<b>Total assets.....</b>	<b>102,738,560</b>	<b>99,014,967</b>	<b>101,541,564</b>	<b>102,173,708</b>	<b>108,132,743</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	54,855,841	50,606,189	52,234,586	53,075,645	56,682,902
Time deposits of individuals, partnerships, and corporations.....	19,825,659	20,162,908	20,720,190	20,905,423	21,517,160
Deposits of U. S. Government and postal savings.....	2,243,626	3,690,330	3,681,910	2,817,219	3,251,638
Deposits of States and political subdivisions.....	5,924,592	6,059,489	6,231,989	5,875,435	6,271,676
Deposits of banks.....	9,789,974	8,471,774	8,687,305	8,657,187	9,920,622
Other deposits (certified and cashiers' checks, etc.).....	1,791,869	1,326,451	1,533,710	1,172,936	1,613,878
<b>Total deposits.....</b>	<b>94,431,561</b>	<b>90,317,141</b>	<b>92,989,690</b>	<b>92,503,845</b>	<b>99,257,776</b>
<i>Demand deposits.....</i>	<i>73,156,288</i>	<i>68,634,360</i>	<i>70,742,199</i>	<i>70,065,745</i>	<i>76,139,288</i>
<i>Time deposits.....</i>	<i>21,275,273</i>	<i>21,682,791</i>	<i>22,247,491</i>	<i>22,448,100</i>	<i>23,118,488</i>
Bills payable, redcounts, and other liabilities for borrowed money.....	15,484	247,937	42,046	1,069,238	75,921
Mortgages or other liens on bank premises and other real estate.....	366	236	230	242	238
Acceptances outstanding.....	187,650	198,021	147,053	145,359	179,294
Income collected but not yet earned.....	180,894	186,664	219,212	246,314	279,843
Expenses accrued and unpaid.....	375,326	381,650	359,499	449,355	434,672
Other liabilities.....	877,161	892,116	887,771	791,584	845,778
<b>Total liabilities.....</b>	<b>96,068,442</b>	<b>92,223,765</b>	<b>94,645,501</b>	<b>95,205,937</b>	<b>101,073,522</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	2,105,345	2,180,751	<sup>1</sup> 2,203,466	2,207,921	2,224,852
Surplus.....	3,083,495	3,123,756	3,175,879	3,197,085	3,334,218
Undivided profits.....	1,212,538	1,226,047	<sup>1</sup> 1,252,544	1,296,349	1,225,731
Reserves and retirement account for preferred stock.....	268,740	260,648	264,174	266,416	274,420
<b>Total capital accounts.....</b>	<b>6,670,118</b>	<b>6,791,202</b>	<b>6,896,063</b>	<b>6,967,771</b>	<b>7,059,221</b>
<b>Total liabilities and capital accounts.....</b>	<b>102,738,560</b>	<b>99,014,967</b>	<b>101,541,564</b>	<b>102,173,708</b>	<b>108,132,743</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	7,955	6,436	5,802	5,752	5,229
Class B preferred stock.....	591	571	571	567	437
Common stock.....	2,096,799	2,173,744	<sup>1</sup> 2,197,093	2,201,602	2,219,186
<b>Total.....</b>	<b>2,105,345</b>	<b>2,180,751</b>	<b><sup>1</sup> 2,203,466</b>	<b>2,207,921</b>	<b>2,224,852</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	12,225	10,518	9,690	9,515	8,558
Class B preferred stock.....	866	826	826	822	512
<b>Total.....</b>	<b>13,091</b>	<b>11,344</b>	<b>10,516</b>	<b>10,337</b>	<b>9,070</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	11,616,494	12,663,445	<sup>1</sup> 12,955,353	13,914,391	12,825,333

<sup>1</sup> Revised.

L. A. JENNINGS,  
Acting Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks,  
Dec. 31, 1951, Mar. 31, 1952, June 30, 1952, Sept. 5, 1952, and Dec. 31, 1952**

[In thousands of dollars]

	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)
<b>Loans and discounts (including rediscounts and overdrafts):</b>					
Commercial and industrial loans, including open-market paper.....	15,689,255	15,646,240	15,362,876	15,509,764	16,894,489
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	113,130	75,757	33,451	196,847	306,505
Other loans to farmers.....	1,577,040	1,616,013	1,745,476	1,728,574	1,580,078
Loans to brokers and dealers in securities.....	704,652	474,282	917,187	652,427	924,034
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	501,474	502,661	502,975	558,057	574,424
<b>Real-estate loans:</b>					
Secured by farm land.....	384,754	391,181	402,095	401,462	403,931
Secured by residential properties:					
Insured by Federal Housing Administration.....	1,832,743	1,864,596	1,930,779	1,986,871	2,094,575
Insured or guaranteed by Veterans' Administration.....	1,822,321	1,829,351	1,854,766	1,871,087	1,898,053
Not insured or guaranteed by FHA or VA.....	2,253,153	2,285,417	2,381,689	2,452,251	2,524,122
Secured by other properties.....	1,248,132	1,253,974	1,279,321	1,295,214	1,344,949
<b>Other loans to individuals:</b>					
Retail automobile installment paper.....	1,546,439	1,548,730	1,748,173	1,822,225	2,026,943
Other retail installment paper.....	816,441	804,199	848,639	903,443	1,061,222
Repair and modernization installment loans.....	707,314	699,828	769,908	825,988	912,072
Installment cash loans.....	789,481	829,228	874,919	894,846	952,086
Single-payment loans.....	1,942,770	2,001,483	2,104,491	2,116,927	2,165,522
Loans to banks.....	65,272	147,710	70,798	177,278	84,510
All other loans.....	876,080	836,949	812,154	860,225	867,719
Overdrafts.....	23,665	32,931	25,772	26,474	22,735
<b>Total gross loans.....</b>	<b>32,894,116</b>	<b>32,840,530</b>	<b>33,665,469</b>	<b>34,279,960</b>	<b>36,637,969</b>
Less valuation reserves.....	470,339	487,788	495,061	497,914	518,296
<b>Net loans.....</b>	<b>32,423,777</b>	<b>32,352,742</b>	<b>33,170,408</b>	<b>33,782,046</b>	<b>36,119,673</b>
<b>U. S. Government obligations, direct and guaranteed:</b>					
<b>Direct obligations:</b>					
Treasury bills.....	4,496,129	3,523,543	3,714,171	3,052,071	4,486,019
Treasury certificates of indebtedness.....	4,156,361	4,154,858	4,172,468	3,704,418	3,073,065
Treasury notes.....	6,699,223	6,647,310	6,645,745	6,658,962	6,750,214
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds).....	1,288,852	1,299,691	1,318,984	1,329,895	1,352,473
Other bonds maturing in 5 years or less.....	11,563,104	11,176,032	11,150,943	11,049,618	10,797,671
Other bonds maturing in 5 to 10 years.....	3,773,527	3,997,027	4,323,040	5,782,641	6,222,528
Other bonds maturing in 10 to 20 years.....	1,712,021	1,752,396	1,911,265	1,976,195	3,239,269
Bonds maturing after 20 years.....	1,457,470	1,397,450	1,441,497	1,417,810	-----
<b>Total.....</b>	<b>35,146,687</b>	<b>33,948,307</b>	<b>34,678,113</b>	<b>34,971,610</b>	<b>35,921,239</b>
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	9,656	9,670	16,427	11,761	15,203
<b>Total U. S. Government obligations, direct and guaranteed.....</b>	<b>35,156,343</b>	<b>33,957,977</b>	<b>34,694,540</b>	<b>34,983,371</b>	<b>35,936,442</b>



**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1951, Mar. 31, 1952, June 30, 1952, Sept. 5, 1952, and Dec. 31, 1952**

[In thousands of dollars]

	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)
<b>Demand deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	54,855,841	50,606,189	52,234,586	53,075,645	56,682,902
Deposits of U. S. Government-----	2,014,856	3,446,075	3,422,816	2,547,835	2,963,167
Deposits of States and political subdivisions-----	4,959,933	5,054,133	5,217,412	4,858,106	5,263,507
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)-----	8,806,729	7,529,081	7,641,892	7,649,372	8,805,162
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	727,060	672,421	691,783	751,851	810,672
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)-----	1,791,869	1,326,451	1,533,710	1,172,936	1,613,878
<b>Total demand deposits-----</b>	<b>73,156,288</b>	<b>68,634,350</b>	<b>70,742,199</b>	<b>70,055,745</b>	<b>76,139,288</b>
<b>Time deposits:</b>					
Deposits of individuals, partnerships, and corporations-----	19,825,659	20,162,908	20,720,190	20,905,423	21,517,160
Deposits of U. S. Government-----	218,767	231,616	245,960	255,689	274,883
Postal savings deposits-----	10,003	12,639	13,134	13,695	13,588
Deposits of States and political subdivisions-----	964,659	1,005,356	1,014,577	1,017,329	1,008,169
Deposits of banks in the United States (including private banks and American branches of foreign banks)-----	17,337	19,414	19,442	22,235	22,284
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)-----	238,848	250,858	234,188	233,729	282,404
<b>Total time deposits-----</b>	<b>21,275,273</b>	<b>21,682,791</b>	<b>22,247,491</b>	<b>22,448,100</b>	<b>23,118,488</b>
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>					
Cash items in process of collection, including exchanges for clearing house Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks)-----	6,075,737	4,574,595	5,284,261	4,412,945	6,301,010
Other balances with banks in the United States (including private banks and American branches of foreign banks)-----	5,653,058	4,713,782	4,885,298	4,605,009	5,619,767
Balances with banks in foreign countries (including balances with foreign branches of other American banks)-----	20,163	16,406	17,185	15,786	19,023
Currency and coin-----	23,204	20,646	18,871	21,357	57,257
Reserve with Federal Reserve banks-----	1,418,564	1,217,406	1,256,363	1,145,096	1,446,134
	12,821,432	12,774,343	12,529,551	13,353,314	12,956,212
<b>Total-----</b>	<b>26,012,158</b>	<b>23,317,178</b>	<b>23,991,529</b>	<b>23,553,507</b>	<b>26,399,403</b>

## Condition of National Banks, by Classes, Dec. 31, 1952

[In thousands of dollars]

	Central Reserve city banks (15 banks)	Other Reserve city banks (209 banks)	Country banks (member banks) (4,685 banks)	Nonmember banks (7 banks)	Total (4,916 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	7,124,128	16,398,526	12,481,432	115,587	36,119,673
U. S. Government obligations, direct and guaranteed.....	5,250,896	14,369,798	16,214,165	101,583	35,936,442
Obligations of States and political subdivisions.....	1,123,640	2,288,559	2,560,596	9,958	5,982,753
Other bonds, notes, and debentures.....	482,538	879,277	810,000	4,415	2,176,230
Corporate stocks, including stocks of Federal Reserve banks.....	51,044	81,624	64,191	1	196,860
<i>Total loans and securities.....</i>	<i>14,032,246</i>	<i>34,017,784</i>	<i>32,156,384</i>	<i>231,544</i>	<i>80,411,968</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	4,984,446	11,712,651	9,635,801	66,505	26,399,403
Bank premises owned, furniture and fixtures.....	74,219	305,361	364,989	3,343	747,912
Real estate owned other than bank premises.....	.....	15,011	7,511	33	22,555
Investments and other assets indirectly representing bank premises or other real estate.....	789	49,906	7,181	.....	57,876
Customers' liability on acceptances.....	65,027	101,038	3,189	9	169,263
Income accrued but not yet collected.....	42,037	104,250	43,756	499	190,542
Other assets.....	52,085	49,385	31,388	376	133,234
<b>Total assets.....</b>	<b>19,250,849</b>	<b>46,355,386</b>	<b>42,224,199</b>	<b>302,309</b>	<b>108,132,743</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	10,473,822	23,492,984	22,608,974	107,122	56,682,902
Time deposits of individuals, partnerships, and corporations.....	1,678,024	8,905,748	10,830,274	103,114	21,517,160
Deposits of U. S. Government and postal savings.....	747,564	1,463,789	1,000,729	39,556	3,251,638
Deposits of States and political subdivisions.....	353,222	2,774,225	3,115,552	28,677	6,271,676
Deposits of banks.....	3,258,768	5,596,831	1,062,484	2,439	9,920,522
Other deposits (certified and cashiers' checks, etc.).....	446,045	635,463	529,661	2,709	1,613,878
<b>Total deposits.....</b>	<b>16,957,445</b>	<b>42,869,040</b>	<b>39,147,674</b>	<b>283,617</b>	<b>99,257,776</b>
<i>Demand deposits.....</i>	<i>14,891,593</i>	<i>33,185,639</i>	<i>27,798,570</i>	<i>163,686</i>	<i>76,189,288</i>
<i>Time deposits.....</i>	<i>1,965,852</i>	<i>9,683,401</i>	<i>11,349,504</i>	<i>119,931</i>	<i>23,118,488</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	50,000	7,000	18,921	.....	75,921
Mortgages or other liens on bank premises and other real estate.....	.....	68	170	.....	238
Acceptances outstanding.....	67,976	107,705	3,604	9	179,294
Income collected but not yet earned.....	27,599	146,423	105,645	176	279,843
Expenses accrued and unpaid.....	107,188	226,885	99,766	833	434,672
Other liabilities.....	619,433	193,840	32,452	53	845,778
<b>Total liabilities.....</b>	<b>17,829,641</b>	<b>43,550,961</b>	<b>39,408,232</b>	<b>284,688</b>	<b>101,073,522</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	485,934	865,107	868,486	5,325	2,224,852
Surplus.....	719,191	1,362,513	1,244,979	7,535	3,334,218
Undivided profits.....	179,575	485,442	558,591	2,123	1,225,731
Reserves and retirement account for preferred stock.....	36,508	91,363	143,911	2,638	274,420
<b>Total capital accounts.....</b>	<b>1,421,208</b>	<b>2,804,425</b>	<b>2,815,967</b>	<b>17,621</b>	<b>7,059,221</b>
<b>Total liabilities and capital accounts.....</b>	<b>19,250,849</b>	<b>46,355,386</b>	<b>42,224,199</b>	<b>302,309</b>	<b>108,132,743</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	1,500	400	3,329	.....	5,229
Class B preferred stock.....	.....	.....	437	.....	437
Common stock.....	484,434	864,707	864,720	5,325	2,219,186
<b>Total.....</b>	<b>485,934</b>	<b>865,107</b>	<b>868,486</b>	<b>5,325</b>	<b>2,224,852</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	400	6,658	.....	8,558
Class B preferred stock.....	.....	.....	512	.....	512
<b>Total.....</b>	<b>1,500</b>	<b>400</b>	<b>7,170</b>	<b>.....</b>	<b>9,070</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,681,654	6,051,118	5,016,677	75,884	12,825,333



## Condition of National Banks, by States, Dec. 31, 1952

ASSETS  
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	32	96,868	93,181	12,265	11,004	625	56,417	1,382	45	324	-----	243	243	272,597
New Hampshire.....	51	81,292	79,668	9,944	5,251	470	57,246	2,238	39	49	-----	20	117	236,334
Vermont.....	37	60,838	57,596	6,991	4,632	349	33,344	1,703	61	23	-----	145	85	165,767
Massachusetts.....	114	1,324,273	1,122,077	136,525	70,328	6,982	830,790	28,622	55	410	29,513	7,078	12,460	3,569,113
Rhode Island.....	6	78,915	92,554	4,729	2,548	419	45,676	3,943	-----	-----	148	372	63	229,367
Connecticut.....	48	287,169	362,670	90,331	20,448	1,563	249,993	10,356	190	2	150	1,125	416	1,024,413
Total New England States.....	288	1,929,355	1,807,746	260,785	114,211	10,408	1,273,466	48,244	390	808	29,811	8,983	13,384	5,497,591
New York.....	363	6,011,262	3,970,119	1,099,256	418,313	45,427	3,893,018	93,812	445	2,250	61,326	29,673	52,238	15,677,139
New Jersey.....	200	924,144	1,217,519	240,427	83,092	4,609	563,591	29,824	402	422	151	6,115	2,185	3,072,481
Pennsylvania.....	607	2,668,768	2,716,131	492,297	307,896	19,634	1,783,558	65,131	1,219	8,506	3,418	11,102	5,615	8,083,275
Delaware.....	11	12,572	14,309	1,998	1,055	119	7,341	537	3	-----	-----	4	61	37,999
Maryland.....	59	240,958	337,221	43,162	13,124	1,268	219,305	5,523	77	441	95	999	462	862,635
District of Columbia.....	9	226,337	329,918	13,463	17,230	1,084	218,883	8,612	525	-----	-----	458	464	816,974
Total Eastern States.....	1,249	10,084,041	8,585,217	1,890,603	840,710	72,141	6,685,696	203,439	2,671	11,619	64,990	48,351	61,025	28,550,503
Virginia.....	133	473,645	512,696	67,097	25,743	2,290	382,451	13,028	268	678	371	1,417	1,265	1,480,949
West Virginia.....	74	165,480	247,790	25,787	8,845	1,097	151,393	4,845	35	-----	-----	262	499	606,033
North Carolina.....	46	202,883	195,861	34,227	4,328	939	178,038	5,588	135	21	4	758	313	623,095
South Carolina.....	25	155,999	216,202	20,663	10,472	680	151,757	4,173	42	48	-----	486	388	560,910
Georgia.....	52	444,811	339,153	67,221	17,469	1,554	346,236	13,857	129	-----	-----	2,038	720	1,232,718
Florida.....	64	396,563	692,215	98,257	18,935	2,437	500,671	18,514	465	142	-----	3,107	788	1,732,094
Alabama.....	71	360,874	373,402	101,394	16,888	1,700	311,590	8,033	416	475	1,062	1,750	940	1,178,524
Mississippi.....	24	70,845	82,353	30,733	646	431	71,124	2,267	50	-----	-----	45	253	258,750
Louisiana.....	37	374,974	585,379	85,337	7,701	2,314	423,894	11,243	139	550	3,824	4,132	1,425	1,500,912
Texas.....	444	2,442,531	2,021,356	264,340	62,960	10,529	2,456,089	72,533	11,952	6,384	28,877	7,083	3,396	7,388,030
Arkansas.....	53	133,590	186,998	44,972	4,239	800	154,513	2,482	7	-----	-----	30	203	528,277
Kentucky.....	91	218,718	299,796	25,504	12,305	1,254	224,738	5,150	53	139	-----	964	313	788,934
Tennessee.....	74	635,678	534,377	84,026	12,859	2,934	493,965	17,109	215	27	6,551	2,221	672	1,790,634
Total Southern States.....	1,188	6,076,594	6,287,578	949,558	203,390	28,959	5,846,459	178,352	13,906	8,494	40,691	24,704	11,172	19,669,860
Ohio.....	238	1,375,339	1,817,909	246,186	56,847	6,768	1,054,651	35,214	-----	851	536	7,612	2,467	4,604,380
Indiana.....	124	547,829	940,838	92,053	34,376	2,736	579,725	14,244	96	25	103	3,123	1,531	2,217,079
Illinois.....	386	3,336,551	4,471,132	529,306	230,083	16,846	2,647,839	34,626	466	946	4,082	21,857	6,012	11,299,746
Michigan.....	77	1,012,779	1,573,346	205,844	45,946	4,305	854,665	18,580	86	1,400	236	7,208	3,885	3,728,340
Wisconsin.....	95	439,624	758,573	69,335	57,103	2,203	414,277	9,664	97	-----	61	3,581	2,322	1,756,790
Minnesota.....	178	801,886	838,289	130,103	66,805	3,584	600,578	10,003	443	3,571	711	5,338	1,982	2,463,293
Iowa.....	97	259,982	293,747	71,050	15,254	1,149	234,000	4,417	53	1,216	-----	1,105	379	882,352
Missouri.....	77	700,988	691,627	77,538	33,271	3,249	622,266	10,598	149	851	561	2,961	860	2,145,219
Total Middle Western States.....	1,272	8,474,978	11,385,461	1,421,415	539,685	40,840	7,008,001	137,346	1,390	8,860	6,590	52,795	19,838	29,097,199
North Dakota.....	40	78,432	132,315	11,593	5,819	335	61,960	1,386	12	-----	-----	755	840	293,447
South Dakota.....	35	98,442	117,209	13,563	7,171	358	69,662	2,291	-----	-----	-----	827	359	309,972
Nebraska.....	124	348,012	389,011	76,656	18,271	1,408	321,984	5,843	13	5	-----	1,299	477	1,162,979
Kansas.....	174	325,337	399,283	72,603	24,938	1,366	333,258	5,152	208	110	-----	1,226	683	1,164,164
Montana.....	38	81,012	150,558	13,854	9,208	336	88,220	2,943	-----	-----	-----	877	2,145	349,153
Wyoming.....	24	64,834	96,243	8,447	2,636	273	61,805	1,459	20	-----	-----	231	58	236,006
Colorado.....	77	336,096	422,224	28,297	13,398	1,382	289,976	3,394	33	-----	-----	1,835	476	1,097,111
New Mexico.....	26	91,844	131,999	7,576	1,361	379	102,819	3,229	75	-----	-----	268	69	339,731
Oklahoma.....	198	507,406	577,188	126,688	26,400	2,408	535,192	12,328	344	1,870	518	1,571	1,049	1,792,602
Total Western States.....	736	1,931,415	2,416,120	359,277	108,842	8,245	1,864,876	38,025	705	2,097	518	8,889	6,156	6,745,165
Washington.....	35	759,650	575,641	156,898	32,254	2,540	490,997	19,902	187	498	196	3,454	987	2,043,204
Oregon.....	19	580,270	463,886	109,842	12,708	2,160	511,152	15,018	455	-----	542	4,843	1,167	1,501,543
California.....	92	5,666,298	3,794,732	773,599	302,604	30,007	2,585,084	90,636	1,813	25,500	25,916	35,529	17,376	13,349,094
Idaho.....	12	147,296	164,155	10,551	2,782	458	76,057	3,111	23	-----	-----	19	184	404,646
Utah.....	10	102,490	128,833	8,468	2,871	328	69,787	2,525	-----	-----	-----	12	181	315,495
Nevada.....	5	57,913	81,596	7,261	4,304	183	37,222	1,837	29	-----	-----	511	222	191,078
Arizona.....	3	193,786	144,394	24,538	7,454	590	84,101	6,134	953	-----	-----	1,953	1,153	465,056
Total Pacific States.....	176	7,507,703	5,352,737	1,091,157	364,977	36,266	3,654,400	139,163	3,460	25,998	26,654	46,321	21,280	18,270,116
Total United States (exclusive of possessions).....	4,909	36,004,086	35,834,859	5,972,795	2,171,815	196,859	26,332,898	744,569	22,522	57,876	169,254	190,043	132,858	107,830,434
Alaska (nonmember banks).....	5	22,175	41,587	2,239	1,851	-----	23,335	781	23	-----	-----	-----	59	92,050
The Territory of Hawaii (nonmember bank).....	1	91,788	57,032	7,544	2,564	1	42,247	2,555	10	-----	9	455	307	204,512
Virgin Islands of the United States (nonmember bank).....	1	1,624	2,964	175	-----	-----	923	7	-----	-----	-----	44	10	5,747
Total possessions (nonmember banks).....	7	115,587	101,583	9,958	4,415	1	66,505	3,343	33	-----	9	499	376	302,309
Total United States and possessions.....	4,916	36,119,673	35,936,442	5,982,753	2,176,230	196,860	26,399,403	747,912	22,555	57,876	169,263	190,542	133,234	108,132,743
New York City (central Reserve city).....	5	4,822,196	2,812,321	875,407	356,218	39,230	3,318,814	62,498	-----	368	61,011	25,620	48,601	12,422,284
Chicago (central Reserve city).....	10	2,301,932	2,438,575	248,233	126,320	11,814	1,665,632	11,721	-----	421	4,016	16,417	3,484	6,828,565
Other Reserve cities.....	209	16,398,526	14,369,798	2,288,559	879,277	81,624	11,712,651	305,361	15,011	49,906	101,038	104,250	49,385	46,355,386
Country banks (member banks).....	4,685	12,481,432	16,214,165	2,560,596	810,000	64,191	9,635,801	364,989	7,611	7,181	3,189	43,756	31,388	42,224,199
Possessions (nonmember banks).....	7	115,587	101,583	9,958	4,415	1	66,505	3,343	33	-----	9	499	376	302,309

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	12	75,167	98,476	20,819	6,872	395	54,985	3,285	25	2	150	390	115	260,681
New Jersey, District No. 2.....	123	742,985	883,756	191,717	58,246	3,410	415,214	22,492	280	270	151	5,139	1,374	2,325,034
Kentucky, District No. 4.....	49	89,496	108,740	11,959	2,836	551	85,621	2,607	-----	14	-----	145	85	302,054
Pennsylvania, District No. 4.....	156	1,168,915	1,225,888	181,103	135,977	9,902	785,131	31,462	-----	7,528	271	6,662	1,190	3,554,029
West Virginia, District No. 4.....	7	12,325	13,496	1,074	944	98	9,291	138	-----	-----	-----	-----	1	37,367
Louisiana, District No. 6.....	25	296,953	488,328	67,467	6,919	1,437	348,707	9,178	139	500	3,824	3,258	1,278	1,227,988
Mississippi, District No. 6.....	14	57,195	64,924	25,733	251	344	56,088	1,963	20	-----	-----	41	122	206,711
Tennessee, District No. 6.....	63	330,693	378,050	45,945	10,752	1,697	303,044	10,840	215	-----	51	1,474	482	1,083,243
Indiana, District No. 7.....	86	451,805	807,096	82,970	30,165	2,271	497,550	11,507	80	25	103	2,827	1,030	1,887,429
Illinois, District No. 7.....	264	3,155,954	4,143,145	472,628	210,451	15,886	2,459,387	30,610	279	946	4,037	21,258	5,689	10,530,270
Michigan, District No. 7.....	51	974,758	1,612,455	194,692	44,387	4,083	829,985	17,702	86	1,400	236	7,266	3,818	3,590,868
Wisconsin, District No. 7.....	68	395,364	676,495	61,730	53,941	1,955	375,936	8,688	48	-----	61	3,233	2,273	1,579,724
Missouri, District No. 10.....	27	249,671	318,815	28,159	14,317	1,081	303,340	3,997	-----	810	401	755	415	921,761
New Mexico, District No. 10.....	8	61,568	90,496	5,244	1,311	262	58,785	1,878	66	14	-----	268	39	219,931
Oklahoma, District No. 10.....	189	499,967	571,405	124,023	26,010	2,371	525,326	12,162	338	1,870	518	1,571	1,047	1,766,608



## LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	133,087	85,114	5,453	9,850	7,970	3,633	216,107
New Hampshire.....	132,059	43,659	7,385	14,562	8,362	6,759	212,786
Vermont.....	62,869	73,613	1,951	5,684	1,106	3,446	148,669
Massachusetts.....	2,040,136	425,801	122,567	207,861	354,233	53,774	3,204,272
Rhode Island.....	110,687	63,207	7,468	19,093	4,094	7,048	211,697
Connecticut.....	641,373	185,994	36,581	29,987	24,662	28,692	947,289
Total New England States.....	3,120,211	877,388	181,405	287,037	400,427	103,352	4,969,820
New York.....	8,284,358	1,863,947	542,339	380,800	2,101,979	448,060	13,621,483
New Jersey.....	1,375,513	1,125,515	64,883	202,111	45,128	45,008	2,868,168
Pennsylvania.....	4,122,386	2,007,577	257,241	267,163	543,198	62,204	7,269,769
Delaware.....	19,755	12,254	298	284	15	410	33,016
Maryland.....	473,039	159,141	32,935	58,726	74,031	3,258	801,130
District of Columbia.....	557,762	101,017	35,412	95	55,524	16,978	766,788
Total Eastern States.....	14,832,813	5,269,451	933,108	909,179	2,819,875	575,918	25,340,344
Virginia.....	695,250	351,281	54,709	91,102	143,593	30,964	1,366,899
West Virginia.....	296,345	141,133	16,897	53,019	33,734	14,931	553,059
North Carolina.....	380,601	85,875	17,246	49,982	31,309	12,530	577,543
South Carolina.....	347,311	54,597	29,881	66,047	19,870	9,718	527,424
Georgia.....	654,825	153,414	40,969	101,260	184,559	14,737	1,149,764
Florida.....	992,708	231,117	35,519	162,287	179,081	17,056	1,617,768
Alabama.....	652,740	209,023	29,079	101,288	87,871	11,992	1,091,983
Mississippi.....	137,510	46,299	6,076	29,599	21,441	1,575	242,510
Louisiana.....	781,051	195,319	32,014	183,897	206,523	12,164	1,410,968
Texas.....	4,359,439	537,252	160,943	500,025	1,197,932	127,032	6,882,633
Arkansas.....	317,970	63,911	9,199	41,357	54,258	3,982	490,677
Kentucky.....	499,016	113,964	19,979	39,888	54,051	5,791	732,689
Tennessee.....	844,040	324,019	37,363	108,396	333,454	14,271	1,661,513
Total Southern States.....	10,958,806	2,507,204	489,874	1,528,147	2,547,676	276,743	18,308,460
Ohio.....	2,459,755	1,059,327	166,941	299,734	249,114	53,316	4,288,187
Indiana.....	1,164,475	501,969	61,761	184,952	132,448	33,117	2,078,762
Illinois.....	6,031,678	2,234,173	374,161	503,483	1,298,096	84,062	10,555,483
Michigan.....	1,885,609	1,034,301	212,493	157,181	199,250	26,907	3,515,741
Wisconsin.....	879,348	503,708	64,230	56,340	122,875	20,215	1,646,716
Minnesota.....	1,180,447	516,910	76,139	125,095	361,808	21,877	2,282,276
Iowa.....	447,333	161,083	25,344	63,941	112,398	13,445	853,514
Missouri.....	1,160,241	242,044	64,431	84,709	445,317	15,225	2,011,967
Total Middle Western States.....	15,208,886	6,253,515	1,045,500	1,475,435	2,921,306	268,194	27,172,836
North Dakota.....	174,886	71,844	4,933	10,971	10,440	2,114	275,188
South Dakota.....	188,559	56,804	6,790	25,736	10,077	2,717	291,077
Nebraska.....	705,472	114,734	32,058	69,217	162,295	7,253	1,091,089
Kansas.....	678,357	105,773	29,592	173,567	99,415	8,303	1,095,007
Montana.....	223,599	56,930	5,835	26,010	14,704	3,084	330,162
Wyoming.....	136,203	42,437	2,825	28,472	10,963	1,762	222,662
Colorado.....	651,719	202,067	31,296	49,420	83,837	8,433	1,026,772
New Mexico.....	185,024	46,748	14,335	58,856	12,729	3,881	321,573
Oklahoma.....	1,103,912	136,666	46,695	153,590	201,343	21,192	1,663,398
Total Western States.....	4,047,731	834,003	174,359	595,839	606,197	58,739	6,316,868
Washington.....	1,136,440	479,892	54,077	134,359	80,574	17,118	1,902,460
Oregon.....	747,878	413,222	22,993	136,696	41,759	21,924	1,384,472
California.....	5,760,876	4,476,918	277,420	1,038,163	461,116	273,671	12,288,164
Idaho.....	214,357	99,085	9,220	52,066	4,142	3,595	382,465
Utah.....	172,663	61,504	10,077	28,946	20,966	1,979	296,155
Nevada.....	93,824	56,151	5,342	19,106	1,539	2,474	178,436
Arizona.....	281,295	85,713	8,707	38,026	12,506	7,462	433,709
Total Pacific States.....	8,407,333	5,672,485	387,836	1,447,362	622,602	328,223	16,865,841
Total United States (exclusive of possessions).....	56,575,780	21,414,046	3,212,082	6,242,999	9,918,083	1,611,169	98,974,169
Alaska (nonmember banks).....	43,038	17,062	19,146	7,438	801	664	88,149
The Territory of Hawaii (nonmember bank).....	62,455	83,608	20,134	20,340	1,604	2,022	190,163
Virgin Islands of the United States (nonmember bank).....	1,629	2,444	276	899	34	23	5,305
Total possessions (nonmember banks).....	107,122	103,114	39,556	28,677	2,439	2,709	283,617
Total United States and possessions.....	56,682,902	21,517,160	3,251,638	6,271,676	9,920,522	1,613,878	99,257,776
New York City (central Reserve city).....	6,824,095	756,217	464,507	121,419	2,082,031	400,006	10,648,275
Chicago (central Reserve city).....	3,649,727	921,807	283,057	231,803	1,176,737	46,039	6,309,170
Other Reserve cities.....	23,492,984	8,905,748	1,463,789	2,774,225	5,596,831	635,463	42,869,040
Country banks (member banks).....	22,608,974	10,830,274	1,000,729	3,115,552	1,062,484	529,661	59,147,674
Possessions (nonmember banks).....	107,122	103,114	39,556	28,677	2,439	2,709	283,617

## States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	144,104	68,869	8,519	8,404	5,647	6,883	212,426
New Jersey, District No. 2.....	998,174	893,966	48,141	142,149	43,451	38,467	2,164,348
Kentucky, District No. 4.....	194,699	55,752	3,749	16,526	4,615	1,665	277,006
Pennsylvania, District No. 4.....	1,933,190	770,303	137,760	90,255	220,582	19,828	3,171,918
West Virginia, District No. 4.....	15,326	10,211	1,064	3,644	1,931	1,023	33,199
Louisiana, District No. 6.....	613,161	162,627	27,522	164,381	177,875	8,055	1,153,621
Mississippi, District No. 6.....	102,670	40,401	4,547	24,002	20,860	1,337	195,817
Tennessee, District No. 6.....	509,330	218,311	28,602	72,010	171,664	11,711	1,011,628
Indiana, District No. 7.....	989,724	428,688	54,660	156,726	113,291	29,561	1,772,650
Illinois, District No. 7.....	5,669,205	2,053,992	363,078	428,526	1,213,342	80,241	9,808,294
Michigan, District No. 7.....	1,837,649	966,524	209,995	149,903	198,921	26,038	3,389,030
Wisconsin, District No. 7.....	796,502	438,331	59,965	47,942	119,619	19,166	1,481,525
Missouri, District No. 10.....	476,907	81,186	19,705	24,405	260,694	8,623	871,520
New Mexico, District No. 10.....	96,070	38,721	13,556	45,124	11,214	2,794	207,479
Oklahoma, District No. 10.....	1,088,348	133,195	46,476	150,093	200,877	20,687	1,639,676

## States, Dec. 31, 1952—Continued

## LIABILITIES—Continued

[In thousands of dollars]

Bills payable, re- discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding cap- ital accounts	Location
200			798	598	371	247,074	Maine.
90			243	212	168	213,499	New Hampshire.
			603	307	513	150,092	Vermont.
480		32,187	8,630	17,290	11,148	3,274,107	Massachusetts.
		148	405	1,461	163	213,774	Rhode Island.
100		150	2,734	4,357	1,491	956,121	Connecticut.
870		32,485	13,413	24,225	13,854	5,054,667	Total New England States.
54,720	10	63,972	35,359	83,631	611,609	14,470,784	New York.
875	4	151	8,828	6,974	1,819	2,876,809	New Jersey.
2,700		3,436	15,456	25,938	8,288	7,315,607	Pennsylvania.
				1	30	33,047	Delaware.
200		95	1,101	1,135	772	804,433	Maryland.
			661	3,145	1,847	772,441	District of Columbia.
58,495	14	67,674	61,405	120,824	624,365	26,273,121	Total Eastern States.
2,350		371	3,161	5,321	1,208	1,379,310	Virginia.
1,250	17		572	1,409	292	559,599	West Virginia.
500		4	2,229	2,325	487	583,088	North Carolina.
			1,107	1,472	2,235	532,238	South Carolina.
500			6,755	5,051	723	1,162,796	Georgia.
500			5,102	5,889	865	1,630,124	Florida.
	100	1,476	3,512	4,489	1,041	1,102,611	Alabama.
			327	526	154	243,507	Mississippi.
		4,284	1,784	6,065	913	1,424,014	Louisiana.
		30,239	7,337	23,866	2,303	6,946,368	Texas.
		2	601	1,139	259	492,678	Arkansas.
275			1,399	1,799	780	736,942	Kentucky.
		6,551	6,086	5,470	809	1,680,459	Tennessee.
5,375	117	42,927	39,972	64,824	12,069	18,473,734	Total Southern States.
1,450		536	11,746	18,386	3,671	4,323,976	Ohio.
		103	5,828	5,749	1,388	2,091,820	Indiana.
2,500		4,428	18,844	41,785	14,332	10,607,542	Illinois.
		236	18,561	17,614	2,688	3,554,840	Michigan.
650		61	2,548	4,272	667	1,654,914	Wisconsin.
		712	12,538	11,569	3,326	2,310,421	Minnesota.
200			1,032	1,658	200	826,634	Iowa.
50		896	2,812	6,093	1,248	2,023,066	Missouri.
4,850		6,972	73,909	107,126	27,520	27,393,213	Total Middle Western States.
	24		768	1,111	846	277,913	North Dakota.
			1,036	1,466	89	293,692	South Dakota.
775			1,037	2,268	294	1,095,403	Nebraska.
			1,318	2,597	274	1,099,196	Kansas.
50			1,294	1,089	2,127	334,722	Montana.
			703	383	104	223,852	Wyoming.
199			1,217	4,142	88	1,032,418	Colorado.
7			624	183	275	322,662	New Mexico.
300		518	1,880	6,467	995	1,673,558	Oklahoma.
1,331	24	518	9,877	19,706	5,092	6,353,416	Total Western States.
	68	209	8,286	7,568	1,124	1,919,715	Washington.
	15	542	7,595	5,230	5,098	1,402,952	Oregon.
5,000		27,958	58,363	77,179	155,485	12,612,149	California.
			856	1,612	73	385,006	Idaho.
			900	1,618	352	299,005	Utah.
			532	1,369	286	180,623	Nevada.
			4,559	2,558	407	441,233	Arizona.
5,000	83	28,709	81,091	97,134	162,825	17,240,683	Total Pacific States.
75,921	238	179,285	279,667	433,839	845,725	100,788,834	Total United States (exclusive of pos- sessions).
			84	78	1	88,312	Alaska (nonmember banks).
		9	79	722	31	191,004	The Territory of Hawaii (nonmember bank).
			13	33	21	5,372	Virgin Islands of the United States (non- member bank).
		9	176	833	53	284,688	Total possessions (nonmember banks).
75,921	238	179,294	279,843	434,672	845,778	101,073,522	Total United States and possessions.
50,000		63,614	19,939	75,141	608,365	11,465,334	New York City (central Reserve city).
		4,362	7,660	32,047	11,068	6,364,307	Chicago (central Reserve city).
7,000	68	107,705	143,423	226,885	193,840	43,550,961	Other Reserve cities.
18,921	170	3,604	105,645	99,766	32,452	39,408,232	Country banks (member banks).
		9	176	833	53	284,688	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

100		150	802	871	526	244,875	Connecticut, District No. 2.
750		151	7,613	6,075	1,453	2,180,390	New Jersey, District No. 2.
100			266	433	187	277,992	Kentucky, District No. 4.
		275	6,826	14,800	2,715	3,196,534	Pennsylvania, District No. 4.
			61		19	33,279	West Virginia, District No. 4.
		4,284	1,067	4,945	680	1,164,597	Louisiana, District No. 6.
			312	511	129	194,769	Mississippi, District No. 6.
		51	4,095	2,349	491	1,018,614	Tennessee, District No. 6.
		103	4,332	5,259	852	1,783,196	Indiana, District No. 7.
2,500		4,383	17,919	40,323	14,031	9,887,450	Illinois, District No. 7.
		236	18,512	17,424	2,650	3,427,852	Michigan, District No. 7.
400		61	2,156	3,893	622	1,488,657	Wisconsin, District No. 7.
50		401	705	1,599	268	874,543	Missouri, District No. 10.
			601	178	267	208,525	New Mexico, District No. 10.
300		518	1,831	6,467	967	1,649,759	Oklahoma, District No. 10.



## Condition of National Banks, by States, Dec. 31, 1952—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	9,290	10,131	5,034	1,068	25,523	272,597			9,290	9,290
New Hampshire.....	6,094	9,769	5,702	1,270	22,835	236,334	4		6,090	6,094
Vermont.....	5,528	5,654	3,305	1,188	15,675	165,767			5,528	5,528
Massachusetts.....	78,879	152,922	44,256	18,949	295,006	3,569,113	53		78,826	78,879
Rhode Island.....	4,695	8,730	2,115	53	15,593	229,367			4,695	4,695
Connecticut.....	23,983	28,432	11,992	3,885	68,292	1,024,413			23,983	23,983
Total New England States.....	128,469	215,638	72,404	26,413	442,924	5,497,591	57		128,412	128,469
New York.....	379,704	619,252	192,609	14,790	1,206,355	15,677,139	994	137	378,573	379,704
New Jersey.....	64,280	89,343	33,706	8,343	195,672	3,072,481	709	60	63,511	64,280
Pennsylvania.....	210,955	435,923	108,789	12,001	767,668	8,083,275		50	210,905	210,955
Delaware.....	1,260	2,716	884	92	4,952	37,999			1,260	1,260
Maryland.....	14,435	28,054	10,422	5,291	58,202	862,635			14,435	14,435
District of Columbia.....	13,200	22,950	6,953	1,430	44,533	816,974			13,200	13,200
Total Eastern States.....	683,834	1,198,238	353,363	41,947	2,277,382	28,550,503	1,703	247	681,884	683,834
Virginia.....	29,854	47,099	19,044	5,642	101,639	1,480,949			29,854	29,854
West Virginia.....	13,085	23,702	7,332	2,315	46,434	606,033			13,085	13,085
North Carolina.....	10,300	21,332	6,339	2,036	40,007	623,095			10,300	10,300
South Carolina.....	8,862	14,274	4,062	1,474	28,672	560,910			8,862	8,862
Georgia.....	21,323	29,265	9,234	10,100	69,922	1,232,718			21,323	21,323
Florida.....	33,675	48,734	12,062	7,499	101,970	1,732,094			33,675	33,675
Alabama.....	23,157	34,538	13,860	4,358	75,913	1,178,524			23,157	23,157
Mississippi.....	4,705	10,050	257	231	15,243	258,750			4,705	4,705
Louisiana.....	21,788	41,511	12,937	662	76,898	1,500,912			21,788	21,788
Texas.....	167,735	186,228	66,083	21,616	441,662	7,388,030	200		167,535	167,735
Arkansas.....	11,070	15,068	7,902	1,559	35,599	528,277		150	10,920	11,070
Kentucky.....	15,525	26,002	8,718	1,747	51,992	788,934			15,525	15,525
Tennessee.....	33,926	56,281	16,674	3,294	110,175	1,790,634			33,926	33,926
Total Southern States.....	395,005	554,084	184,504	62,533	1,196,126	19,669,860	200	150	394,655	395,005
Ohio.....	95,526	130,577	49,569	4,732	280,404	4,604,380			95,526	95,526
Indiana.....	34,505	57,017	27,219	6,518	125,259	2,217,079	25		34,480	34,505
Illinois.....	250,707	303,528	85,246	52,723	692,204	11,299,746	1,519	15	249,173	250,707
Michigan.....	48,040	86,461	32,223	6,776	173,500	3,728,340	1,000		47,040	48,040
Wisconsin.....	29,365	44,092	13,682	4,737	101,876	1,756,790	50		29,315	29,365
Minnesota.....	39,571	80,491	21,176	11,634	152,872	2,463,293	75	25	39,471	39,571
Iowa.....	14,723	23,673	14,146	3,176	55,718	882,352			14,723	14,723
Missouri.....	42,258	49,790	26,525	3,580	122,153	2,145,219			42,258	42,258
Total Middle Western States.....	554,695	775,629	279,786	93,876	1,703,986	29,097,199	2,669	40	551,986	554,695
North Dakota.....	4,705	6,739	3,161	929	15,534	293,447			4,705	4,705
South Dakota.....	4,843	7,112	3,428	897	16,280	309,972			4,843	4,843
Nebraska.....	22,398	24,663	15,165	5,350	67,576	1,162,979			22,398	22,398
Kansas.....	20,495	25,750	16,932	1,791	64,968	1,164,164			20,495	20,495
Montana.....	5,245	6,226	2,708	252	14,431	349,153			5,245	5,245
Wyoming.....	2,660	5,920	2,909	665	12,154	236,006			2,660	2,660
Colorado.....	17,310	29,032	14,561	3,790	64,693	1,097,111			17,310	17,310
New Mexico.....	6,540	6,245	878	3,406	17,069	339,731			6,540	6,540
Oklahoma.....	35,275	45,694	32,939	5,136	119,044	1,792,602			35,275	35,275
Total Western States.....	119,471	157,381	92,681	22,216	391,749	6,745,165			119,471	119,471
Washington.....	35,125	49,682	25,784	12,898	123,489	2,043,204			35,125	35,125
Oregon.....	31,785	40,925	25,685	196	98,591	1,501,543			31,785	31,785
California.....	248,683	305,586	172,481	10,195	736,945	13,349,094	600		248,083	248,683
Idaho.....	7,300	8,325	3,610	405	19,640	404,646			7,300	7,300
Utah.....	5,300	5,280	4,867	1,043	16,490	315,495			5,300	5,300
Nevada.....	2,385	3,715	4,295	60	10,455	191,078			2,385	2,385
Arizona.....	7,475	12,200	4,148		23,823	465,056			7,475	7,475
Total Pacific States.....	338,053	425,713	240,870	24,797	1,029,433	18,270,116	600		337,453	338,053
Total United States (exclusive of possessions).....	2,219,527	3,326,683	1,223,608	271,782	7,041,600	107,830,434	5,229	437	2,213,861	2,219,527
Alaska (nonmember banks).....	1,225	1,385	696	432	3,738	92,050			1,225	1,225
The Territory of Hawaii (nonmember bank).....	4,000	6,000	1,332	2,176	13,508	204,512			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	100	150	95	30	375	5,747			100	100
Total possessions (nonmember banks).....	5,325	7,535	2,123	2,638	17,621	302,309			5,325	5,325
Total United States and possessions.....	2,224,852	3,334,218	1,225,731	274,420	7,059,221	108,132,743	5,229	437	2,219,186	2,224,852
New York City (central Reserve city).....	302,234	509,216	141,872	3,628	956,950	12,422,284			302,234	302,234
Chicago (central Reserve city).....	183,700	209,975	37,703	32,880	464,258	6,828,565	1,500		182,200	183,700
Other Reserve cities.....	865,107	1,362,513	485,442	91,363	2,804,425	46,355,386	400		864,707	865,107
Country banks (member banks).....	868,486	1,244,979	558,591	143,911	2,815,967	42,224,199	3,329	437	864,720	868,486
Possessions (nonmember banks).....	5,325	7,535	2,123	2,638	17,621	302,309			5,325	5,325

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,258	6,887	2,371	290	15,806	260,681			6,258	6,258
New Jersey, District No. 2.....	47,848	65,021	25,734	6,041	144,644	2,325,734	669	25	47,154	47,848
Kentucky, District No. 4.....	7,120	11,376	4,670	896	24,062	302,054			7,120	7,120
Pennsylvania, District No. 4.....	102,430	219,549	32,653	2,863	357,495	3,554,029			102,430	102,430
West Virginia, District No. 4.....	1,240	2,060	552	236	4,088	37,367			1,240	1,240
Louisiana, District No. 6.....	16,363	34,985	11,446	597	63,391	1,227,988			16,363	16,363
Mississippi, District No. 6.....	3,675	8,057	191	19	11,942	206,711			3,675	3,675
Tennessee, District No. 6.....	21,415	29,842	10,970	2,402	64,629	1,083,243			21,415	21,415
Indiana, District No. 7.....	28,160	47,811	22,973	5,289	104,233	1,887,429	25		28,135	28,160
Illinois, District No. 7.....	238,200	283,945	72,720	47,955	642,820	10,530,270	1,519	15	236,666	238,200
Michigan, District No. 7.....	45,052	82,038	29,971	5,955	163,016	3,590,868	1,000		44,052	45,052
Wisconsin, District No. 7.....	25,960	39,206	21,632	4,269	91,067	1,579,724			25,910	25,960
Missouri, District No. 10.....	15,015	19,145	10,927	2,131	47,218	921,761	50		15,015	15,015
New Mexico, District No. 10.....	4,550	4,210	183	2,463	11,406	219,931			4,550	4,550
Oklahoma, District No. 10.....	34,725	45,008	32,495	4,621	116,849	1,766,608			34,725	34,725



## Loans and Discounts of National Banks, by States, Dec. 31, 1952

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties							
Maine	35,359	9	6,138	53	1,235	1,732	19,512	6,609	25,034	50	2,466	12	98,209	1,341	96,868
New Hampshire	31,997		2,247	12	1,307	1,347	16,521	3,825	22,689	10	1,991	18	81,964	672	81,292
Vermont	11,922		5,313		2,247	3,464	15,368	4,144	18,029	15	1,027	13	61,542	704	60,838
Massachusetts	851,265		3,977	12,198	9,717	1,762	135,188	58,552	233,330	1,962	43,459	528	1,351,938	27,665	1,324,273
Rhode Island	31,627		50	49	1,188	150	23,150	7,059	16,449		44		79,806	891	78,915
Connecticut	112,705		3,703	276	3,726	1,416	67,744	15,674	79,512		7,077	72	291,905	4,736	287,169
Total New England States	1,074,875	9	21,428	12,588	19,420	9,871	277,483	95,863	395,043	2,037	56,064	683	1,965,364	36,009	1,929,355
New York	3,776,857	114	45,291	611,673	92,328	18,960	394,234	87,057	877,527	45,435	160,804	2,231	6,112,511	101,249	6,011,262
New Jersey	206,889	214	9,846	1,368	8,876	7,245	391,383	51,207	243,320	300	16,575	101	937,324	13,180	924,144
Pennsylvania	1,411,319	462	49,476	8,274	34,379	41,038	564,779	136,525	432,185	253	41,925	367	2,720,982	52,214	2,668,768
Delaware	2,624	6	1,087		61	1,223	5,404	663	1,281		231	1	12,581	9	12,572
Maryland	76,546	409	5,062	2,052	62,368	7,803	36,561	13,491	29,539		8,405	25	242,261	1,303	240,958
District of Columbia	101,203		15	1,091	3,345	212	46,566	16,396	53,519	250	5,751	46	228,394	2,057	226,337
Total Eastern States	5,575,438	1,205	110,777	624,458	201,357	76,481	1,438,927	305,339	1,637,371	46,238	233,691	2,771	10,254,053	170,012	10,084,041
Virginia	145,005	208	20,872	1,772	6,725	14,801	106,915	29,126	133,052	1,330	18,042	174	478,022	4,377	473,645
West Virginia	30,760		2,753		2,768	3,759	54,405	12,675	59,246	56	1,416	19	167,857	2,377	165,480
North Carolina	93,617	390	6,032	1,520	9,661	3,540	14,478	7,364	65,512	35	3,160	32	205,341	2,458	202,883
South Carolina	66,554	1,937	2,818	681	2,924	1,906	13,387	10,378	51,279		5,843	23	157,730	1,731	155,999
Georgia	217,917	1,531	11,505	3,837	9,959	4,525	29,828	15,612	137,069	472	17,001	353	449,609	4,798	444,811
Florida	185,904		10,535	1,478	17,882	2,480	30,094	23,948	116,418	200	11,155	55	400,149	3,586	396,563
Alabama	147,883	1,775	17,846	2,186	3,208	5,280	46,380	11,760	115,064	265	16,088	110	367,845	6,971	360,874
Mississippi	27,984	390	6,226	261	674	2,079	6,709	5,236	19,617		2,879	91	72,146	1,298	70,848
Louisiana	227,266	1,208	10,064	3,130	4,382	3,226	23,164	18,636	72,376	209	14,888	516	379,065	4,091	374,974
Texas	1,332,175	32,987	176,952	11,030	87,194	21,558	109,592	75,765	566,901	991	51,622	3,344	2,470,111	27,580	2,442,531
Arkansas	49,799	1,111	17,127	1,446	509	4,237	12,077	6,618	39,900		1,591	48	134,463	873	133,590
Kentucky	72,857	161	22,373	612	1,782	11,060	36,086	12,365	62,143	100	2,132	84	221,755	3,037	218,718
Tennessee	354,547	482	23,651	5,998	15,210	7,671	35,008	20,422	165,632	460	16,494	673	646,248	10,570	635,678
Total Southern States	2,952,268	42,180	328,754	33,951	162,878	86,122	518,123	249,905	1,604,209	4,118	162,311	5,522	6,150,341	73,747	6,076,594
Ohio	513,722	8,881	31,723	12,114	15,981	33,827	322,098	72,142	341,705	640	41,313	478	1,394,624	19,285	1,375,339
Indiana	179,366	2,963	20,527	1,491	7,077	16,072	159,846	31,498	127,574		8,414	59	554,887	7,058	547,829
Illinois	2,027,600	12,397	107,051	197,789	82,534	21,687	318,988	74,444	448,425	15,603	91,728	1,300	3,399,546	62,995	3,336,551
Michigan	360,993	600	9,963	5,057	6,446	7,098	301,462	60,799	253,651		20,129	558	1,026,756	13,977	1,012,779
Wisconsin	208,411	126	12,315	520	2,645	7,825	112,587	20,435	66,162	3	18,267	95	449,391	9,767	439,624
Minnesota	315,127	9,379	45,619	2,719	9,506	9,459	176,885	26,480	185,573	1,001	28,288	777	810,813	8,927	801,886
Iowa	70,264	19,891	58,963	317	1,872	8,541	48,212	10,989	39,316		5,489	102	263,956	3,974	259,982
Missouri	303,544	2,870	48,695	8,314	15,790	6,145	132,738	21,285	140,072	1,915	24,165	481	706,014	5,026	700,988
Total Middle Western States	3,979,327	57,107	334,856	228,321	141,851	110,654	1,572,816	318,072	1,602,478	19,162	237,793	3,850	8,605,987	131,009	8,474,978
North Dakota	13,031	9,943	13,208		894	1,522	18,616	3,192	18,548		900	42	79,896	1,464	78,432
South Dakota	18,793	5,395	26,325	96	334	1,633	21,513	3,555	22,146		996	85	100,871	2,429	98,442
Nebraska	106,780	33,336	107,099	6,466	6,436	4,837	19,855	9,497	49,875	825	13,019	172	352,377	4,365	348,012
Kansas	91,436	64,261	69,377	2,358	1,931	6,898	24,363	5,689	56,480	121	4,148	154	327,216	1,879	325,337
Montana	16,392	7,032	13,373		234	788	16,389	2,158	25,144		620	59	82,189	1,177	81,012
Wyoming	14,555	1,546	17,012		949	1,002	14,125	3,557	12,273		189	53	65,261	427	64,834
Colorado	98,726	15,182	94,195	1,015	920	3,984	37,752	16,614	59,222	25	10,068	220	337,923	1,827	336,096
New Mexico	30,610	805	18,462		955	1,293	13,214	4,760	21,789		866	62	92,816	972	91,844
Oklahoma	241,010	29,918	53,792	982	3,137	7,623	31,551	18,008	105,659	3,586	15,857	227	511,410	4,004	507,406
Total Western States	631,333	167,418	412,843	5,097	15,790	29,640	197,378	67,030	371,136	4,557	46,663	1,074	1,949,959	18,544	1,931,415
Washington	315,566	23,954	29,131	1,917	1,908	10,038	161,652	30,626	173,082		21,264	736	769,874	10,224	759,650
Oregon	209,943	2,469	31,377	877	3,541	9,160	155,764	25,980	141,800		3,429	609	584,949	4,679	580,270
California	2,021,868	387	230,637	16,067	16,509	64,985	1,989,494	225,433	1,056,787	8,398	97,819	6,986	5,735,370	69,072	5,666,298
Idaho	25,972	10,683	22,827	10	1,088	2,520	48,349	8,197	26,666		2,342	187	148,841	1,545	147,296
Utah	29,936	906	6,102	384	1,052	1,268	31,262	4,294	26,197		2,163	98	103,662	1,172	102,490
Nevada	6,443		5,230	3	401	791	23,121	3,994	17,582		499	35	58,099	186	57,913
Arizona	49,117	187	40,675	338	214	1,431	47,340	931	54,473		136	156	194,998	1,212	193,786
Total Pacific States	2,658,845	38,586	365,979	19,596	24,713	90,193	2,456,982	299,455	1,496,587	8,398	127,652	8,807	7,595,793	88,090	7,507,703
Total United States (exclusive of possessions)	16,871,786	306,505	1,574,637	924,011	566,009	402,961	6,461,709	1,335,664	7,106,824	84,510	864,174	22,707	36,521,497	517,411	36,004,086
Alaska (nonmember banks)	7,067				27	11	6,824	4,311	4,517		3	15	22,775	600	22,175
The Territory of Hawaii (nonmember bank)	15,453		5,423	23	8,388	845	47,374	4,830	6,222		3,503	12	92,073	285	91,788
Virgin Islands of the United States (nonmember bank)	183		18			114	843	144	282		39	1	1,624		1,624
Total possessions (nonmember banks)	22,703		5,441	23	8,415	970	55,041	9,285	11,021		3,545	28	116,472	885	115,587
Total United States and possessions	16,894,489	306,505	1,580,078	924,034	574,424	403,931	6,516,750	1,344,949	7,117,845	84,510	867,719	22,735	36,637,969	518,296	36,119,673
New York City (central Reserve city)	3,457,276		281	598,908	86,246		51,271	8,365	532,404	45,432	124,363	1,902	4,906,448	84,252	4,822,196
Chicago (central Reserve city)	1,755,323		11,769	196,759	62,664	651	41,061	23,054	160,199	15,218	80,176	645	2,347,519	45,587	2,301,932
Other Reserve cities	8,431,843	21,212	432,643	104,148	288,643	81,876	3,125,540	561,616	3,127,833	20,716	424,364	14,317	16,634,781	236,255	16,398,526
Country banks (member banks)	3,227,344	285,263	1,129,944	24,196	128,456	320,434	3,243,								

## States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	15,540		102		901	349	34,834	4,192	19,957		177	16	76,068	901	75,167
New Jersey, District No. 2	155,344		5,889	1,144	8,466	4,667	327,686	34,164	200,700	300	13,804	79	752,243	9,258	742,985
Kentucky, District No. 4	20,269		10,273	40	868	6,301	19,435	6,460	25,469		1,128	39	90,282	786	89,496
Pennsylvania, District No. 4	746,206	9	6,129	3,938	17,445	8,740	199,863	44,683	157,725		12,466	42	1,197,246	28,331	1,168,915
West Virginia, District No. 4	1,608		204		898	390	5,373	598	3,185		93	1	12,350	25	12,325
Louisiana, District No. 6	188,850		4,740	3,114	2,218	1,261	17,928	15,659	53,116	209	13,108	429	300,632	3,679	296,953
Mississippi, District No. 6	24,650	252	2,502	249	491	1,618	5,636	4,636	15,662		2,662	52	58,310	1,115	57,195
Tennessee, District No. 6	147,977	377	12,146	3,042	13,859	5,338	21,700	10,146	107,993	160	14,806	264	337,808	7,115	330,693
Indiana, District No. 7	153,610	1,852	16,933	1,425	6,360	11,225	137,043	24,842	97,321		7,445	50	458,106	6,301	451,805
Illinois, District No. 7	1,979,851	10,739	82,987	197,747	74,646	14,318	274,664	67,186	408,924	15,603	88,728	1,209	3,216,602	60,648	3,155,954
Michigan, District No. 7	352,749	600	8,793	5,057	5,782	6,175	285,360	57,637	246,098		19,482	552	988,285	13,527	974,758
Wisconsin, District No. 7	198,876	80	7,813	520	2,037	6,073	98,733	17,477	54,925		17,813	82	404,432	9,068	395,364
Missouri, District No. 10	118,983	1,056	33,585	2,360	10,686	2,495	21,959	8,723	44,222	415	7,091	359	251,934	2,263	249,671
New Mexico, District No. 10	22,461	90	7,048		915	860	10,801	4,325	14,939		615	49	62,103	535	61,568
Oklahoma, District No. 10	210,086	29,856	51,181	982	3,132	7,356	30,749	17,712	103,260	3,586	15,819	211	503,930	3,963	499,967



## U. S. Government Obligations Held by National Banks, by States, Dec. 31, 1952

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed								Federal Housing Administration debentures	Total
	Direct obligations									
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depository bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	Total		
Maine	10,244	1,250	10,504	8,490	33,518	19,341	9,823	93,170	11	93,181
New Hampshire	14,586	3,550	13,868	4,193	23,105	13,703	6,624	79,629	39	79,668
Vermont	8,617	5,448	10,341	7,625	14,158	6,910	4,455	57,554	42	57,596
Massachusetts	164,611	108,353	148,757	37,758	279,200	212,149	171,200	1,122,028	49	1,122,077
Rhode Island	11,874	2,106	17,332	1,325	29,296	24,941	5,680	92,554	-----	92,554
Connecticut	51,489	20,220	58,784	15,304	107,020	89,610	20,231	362,658	12	362,670
Total New England States	261,421	140,927	259,586	74,695	486,297	366,654	218,013	1,807,593	153	1,807,746
New York	603,190	171,019	486,256	141,840	1,257,519	1,042,244	266,337	3,968,405	1,714	3,970,119
New Jersey	93,909	51,499	200,672	71,094	318,220	255,808	225,457	1,216,659	860	1,217,519
Pennsylvania	259,774	141,952	373,734	161,688	725,742	507,544	545,649	2,716,083	48	2,716,131
Delaware	2,109	855	1,553	1,921	5,330	1,158	1,383	14,309	-----	14,309
Maryland	29,295	7,373	29,551	18,835	122,751	75,941	53,472	337,218	3	337,221
District of Columbia	66,213	33,579	83,346	11,777	87,823	44,972	2,208	329,918	-----	329,918
Total Eastern States	1,054,490	406,277	1,175,112	407,155	2,517,385	1,927,667	1,094,506	8,582,592	2,625	8,585,217
Virginia	61,741	48,239	94,992	42,420	163,622	65,441	36,224	512,679	17	512,696
West Virginia	18,394	23,028	45,506	17,195	87,542	34,243	21,882	247,790	-----	247,790
North Carolina	34,311	30,691	25,266	9,093	62,803	23,377	10,320	195,861	-----	195,861
South Carolina	31,292	33,326	30,583	12,645	75,432	29,407	3,517	216,202	-----	216,202
Georgia	27,509	42,729	84,275	13,205	107,026	52,386	12,023	339,153	-----	339,153
Florida	67,407	59,960	161,907	20,036	218,946	52,944	111,015	692,215	-----	692,215
Alabama	51,096	48,232	75,678	13,199	114,011	51,604	19,580	373,400	2	373,402
Mississippi	11,015	7,206	11,495	4,927	31,640	12,974	3,096	82,353	-----	82,353
Louisiana	81,831	156,369	125,538	7,881	119,682	45,787	48,291	585,379	-----	585,379
Texas	349,037	267,758	396,912	51,351	584,111	259,386	112,798	2,021,353	3	2,021,356
Arkansas	28,494	28,024	47,434	10,080	50,215	16,093	6,650	186,998	8	186,998
Kentucky	29,109	31,058	79,471	11,387	82,452	45,814	20,501	299,792	4	299,796
Tennessee	70,264	72,850	101,436	17,946	137,510	111,438	22,927	534,371	6	534,377
Total Southern States	861,500	849,470	1,280,493	231,365	1,834,992	800,894	428,824	6,287,538	40	6,287,578
Ohio	240,942	198,038	441,222	57,053	532,970	246,738	100,923	1,817,886	23	1,817,909
Indiana	87,076	104,293	228,371	35,385	270,875	146,826	67,992	940,818	20	940,838
Illinois	568,351	354,266	953,938	116,372	1,263,647	762,429	452,122	4,471,125	7	4,471,132
Michigan	138,665	58,956	333,099	35,150	498,090	444,815	58,112	1,566,887	6,459	1,573,346
Wisconsin	65,410	64,859	231,065	43,483	191,814	127,888	33,995	758,514	59	758,573
Minnesota	90,920	92,378	173,094	52,419	238,737	136,615	54,126	838,289	-----	838,289
Iowa	26,220	32,067	76,982	28,605	84,784	41,385	3,704	293,747	-----	293,747
Missouri	132,584	67,144	125,127	16,963	267,634	72,795	9,362	691,609	18	691,627
Total Middle Western States	1,350,168	972,001	2,562,898	385,430	3,348,551	1,979,491	780,336	11,378,875	6,586	11,385,461
North Dakota	13,911	15,987	31,154	12,807	41,854	15,443	1,132	132,308	7	132,315
South Dakota	14,633	14,621	33,570	8,949	35,525	8,741	1,256	117,295	4	117,299
Nebraska	29,823	33,197	80,582	21,788	112,843	75,666	35,109	389,008	3	389,011
Kansas	61,001	63,590	90,805	24,597	107,498	32,152	19,545	399,188	95	399,283
Montana	19,894	31,683	41,240	9,097	36,560	10,834	1,250	150,558	-----	150,558
Wyoming	22,175	13,452	19,549	4,643	27,651	7,465	1,308	96,243	-----	96,243
Colorado	114,205	62,740	81,924	16,216	88,073	42,493	16,573	422,224	-----	422,224
New Mexico	31,661	22,542	34,831	5,103	23,525	11,817	2,520	131,999	-----	131,999
Oklahoma	116,137	64,334	136,655	25,015	142,084	55,782	37,162	577,169	19	577,188
Total Western States	423,440	322,146	550,310	128,215	615,613	260,393	115,875	2,415,992	128	2,416,120
Washington	24,961	18,146	76,680	15,472	209,048	157,284	74,050	575,641	-----	575,641
Oregon	66,155	19,381	50,946	4,516	53,897	111,849	156,642	463,386	-----	463,386
California	349,651	269,203	721,767	71,103	1,565,300	512,872	300,031	3,789,927	4,805	3,794,732
Idaho	20,664	5,214	9,355	4,763	36,085	50,192	37,391	163,664	491	164,155
Utah	37,556	24,891	13,374	5,407	19,420	13,654	14,198	128,500	333	128,833
Nevada	8,826	4,826	10,280	2,973	33,574	15,742	5,375	81,596	-----	81,596
Arizona	15,260	32,723	13,397	2,565	47,450	22,454	10,511	144,364	34	144,394
Total Pacific States	523,073	374,384	895,799	106,799	1,964,774	884,047	598,198	5,347,074	5,663	5,352,737
Total United States (exclusive of possessions)	4,474,092	3,065,205	6,724,198	1,333,659	10,767,612	6,219,146	3,235,752	35,819,664	15,195	35,834,859
Alaska (nonmember banks)	3,682	6,728	7,163	14,879	5,064	2,317	1,754	41,587	-----	41,587
The Territory of Hawaii (nonmember bank)	6,991	-----	18,853	3,675	24,677	1,065	1,763	57,024	8	57,032
Virgin Islands of the United States (nonmember bank)	1,254	1,132	-----	260	318	-----	-----	2,964	-----	2,964
Total possessions (nonmember banks)	11,927	7,860	26,016	18,814	30,059	3,382	3,517	101,575	8	101,583
Total United States and possessions	4,486,019	3,073,065	6,750,214	1,352,473	10,797,671	6,222,528	3,239,269	35,921,239	15,203	35,936,442
New York City (central Reserve city)	484,604	130,423	342,709	52,867	882,783	807,491	110,012	2,810,889	1,432	2,812,321
Chicago (central Reserve city)	369,190	193,596	506,400	11,722	515,482	459,469	382,716	2,438,575	-----	2,438,575
Other Reserve cities	1,718,998	1,241,126	2,742,754	205,631	4,523,743	2,517,066	1,408,813	14,358,131	11,667	14,369,798
Country banks (member banks)	1,901,300	1,500,060	3,132,335	1,063,439	4,845,604	2,435,120	1,334,211	16,212,069	2,096	16,214,165
Possessions (nonmember banks)	11,927	7,860	26,016	18,814	30,059	3,382	3,517	101,575	8	101,583

## States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	16,830	4,886	26,536	3,399	22,741	18,902	5,170	98,464	12	98,476
New Jersey, District No. 2	59,045	28,722	132,931	49,596	231,648	191,018	189,978	882,938	818	883,756
Kentucky, District No. 4	9,627	10,431	24,921	7,572	40,716	6,118	9,355	108,740	-----	108,740
Pennsylvania, District No. 4	172,615	86,419	168,848	47,547	323,146	176,412	250,897	1,225,884	4	1,225,888
West Virginia, District No. 4	1,429	736	1,838	2,618	3,913	1,399	1,563	13,496	-----	13,496
Louisiana, District No. 6	57,407	130,024	96,555	6,172	107,605	42,343	48,222	488,328	-----	488,328
Mississippi, District No. 6	9,525	5,456	7,261	4,126	25,432	10,359	2,765	64,924	-----	64,924
Tennessee, District No. 6	50,539	45,683	92,901	13,931	88,556	80,031	6,403	378,044	6	378,050
Indiana, District No. 7	65,252	81,285	204,139	28,962	228,877	134,186	64,394	807,095	1	807,096
Illinois, District No. 7	535,969	326,827	887,899	88,567	1,157,893	717,708	428,775	4,143,138	7	4,143,145
Michigan, District No. 7	131,446	54,836	325,251	24,697	474,885	438,194	56,699	1,506,008	6,447	1,512,455
Wisconsin, District No. 7	53,460	62,298	217,503	35,200	152,391	123,416	32,168	676,436	59	676,495
Missouri, District No. 10	55,730	51,298	60,571	6,111	102,516	41,290	1,294	318,810	5	318,815
New Mexico, District No. 10	23,399	13,547	22,059	3,643	17,086	9,251	1,511	90,496	-----	90,496
Oklahoma, District No. 10	115,637	63,496	135,123	24,807	140,029	55,318	36,976	571,386	19	571,405



# Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 31, 1952

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	9,337	13,813	11	68	7,122	26,066	56,417
New Hampshire.....	14,597	12,811	18	9	6,868	22,943	57,246
Vermont.....	4,623	8,433	15	30	3,315	16,928	33,344
Massachusetts.....	246,931	95,352	404	3,074	51,641	433,388	830,790
Rhode Island.....	8,013	5,770	-----	5	5,120	26,768	45,676
Connecticut.....	53,538	80,900	230	24	24,420	90,831	249,993
Total New England States.....	337,039	217,079	678	3,210	98,486	616,974	1,273,466
New York.....	1,286,716	127,470	36	42,243	110,072	2,326,481	3,893,018
New Jersey.....	102,013	138,146	382	4	62,804	260,242	563,591
Pennsylvania.....	352,976	354,945	423	1,605	139,800	933,809	1,783,558
Delaware.....	427	1,675	-----	-----	975	4,264	7,341
Maryland.....	52,405	52,721	-----	45	15,408	98,726	219,305
District of Columbia.....	42,427	38,967	-----	95	15,834	121,560	218,883
Total Eastern States.....	1,836,964	713,924	841	43,992	344,893	3,745,082	6,685,696
Virginia.....	101,851	89,699	300	21	31,558	159,022	382,451
West Virginia.....	17,684	49,557	50	-----	15,969	68,133	151,393
North Carolina.....	36,293	57,936	110	-----	16,139	67,560	178,038
South Carolina.....	31,824	46,598	191	1	17,277	55,866	151,757
Georgia.....	109,195	74,062	160	-----	20,928	141,891	346,236
Florida.....	105,431	172,094	204	37	35,954	186,951	500,671
Alabama.....	45,712	104,650	399	49	24,462	136,318	311,590
Mississippi.....	6,233	30,751	-----	-----	6,140	28,000	71,124
Louisiana.....	99,204	109,668	452	73	21,687	192,804	423,894
Texas.....	421,740	1,030,636	5,945	1,495	93,952	902,321	2,456,089
Arkansas.....	22,507	61,662	15	-----	9,458	60,868	154,513
Kentucky.....	23,988	89,912	-----	-----	18,282	92,556	224,738
Tennessee.....	108,342	165,736	48	3	32,175	187,661	493,965
Total Southern States.....	1,130,004	2,082,961	7,880	1,682	343,981	2,279,951	5,846,459
Ohio.....	257,211	199,823	256	556	75,812	520,993	1,054,651
Indiana.....	101,594	174,445	150	7	46,487	257,042	579,725
Illinois.....	701,932	427,880	1,160	1,957	103,912	1,410,998	2,647,839
Michigan.....	227,098	136,127	525	470	63,177	427,268	854,665
Wisconsin.....	86,434	108,559	-----	23	23,055	196,206	414,277
Minnesota.....	186,093	142,006	407	614	24,267	247,191	600,578
Iowa.....	43,998	76,005	204	-----	13,458	100,335	234,000
Missouri.....	178,589	127,473	47	107	20,623	295,427	622,266
Total Middle Western States.....	1,782,949	1,392,318	2,749	3,734	370,791	3,455,460	7,008,001
North Dakota.....	4,898	22,109	4	29	3,743	31,177	61,960
South Dakota.....	6,547	25,638	-----	-----	4,287	33,190	69,662
Nebraska.....	63,163	88,308	270	-----	10,652	159,591	321,984
Kansas.....	30,191	139,492	118	-----	13,745	149,712	333,258
Montana.....	8,248	35,213	35	101	5,077	39,546	88,220
Wyoming.....	5,025	28,531	-----	-----	3,781	24,468	61,805
Colorado.....	52,048	89,084	135	10	13,914	134,785	289,076
New Mexico.....	5,302	54,317	150	-----	6,523	36,527	102,819
Oklahoma.....	58,780	278,841	555	-----	22,292	174,724	535,192
Total Western States.....	234,202	761,533	1,267	140	84,014	783,720	1,864,876
Washington.....	129,036	64,829	689	684	29,979	265,780	490,997
Oregon.....	76,365	34,368	729	301	15,458	183,931	311,152
California.....	709,076	295,668	4,164	3,260	113,467	1,459,449	2,585,084
Idaho.....	12,048	18,657	-----	-----	5,601	39,751	76,057
Utah.....	13,825	8,544	-----	-----	3,640	43,778	69,787
Nevada.....	4,589	7,481	-----	-----	4,762	20,390	37,222
Arizona.....	23,414	20,824	-----	213	10,296	29,354	84,101
Total Pacific States.....	968,353	450,371	5,582	4,458	183,203	2,042,433	3,654,400
Total United States (exclusive of possessions).....	6,289,511	5,618,186	18,997	57,216	1,425,368	12,923,620	26,332,898
Alaska (nonmember banks).....	2,380	1,012	-----	22	5,563	114,358	23,335
The Territory of Hawaii (nonmember bank).....	9,119	558	26	-----	14,899	117,628	42,247
Virgin Islands of the United States (nonmember bank).....	-----	11	-----	2	304	1,606	923
Total possessions (nonmember banks).....	11,499	1,581	26	41	20,766	132,592	66,505
Total United States and possessions.....	6,301,010	5,619,767	19,023	57,257	1,446,134	12,956,212	26,399,403
New York City (central Reserve city).....	1,199,201	6,237	-----	42,135	45,983	2,025,258	3,318,814
Chicago (central Reserve city).....	573,915	129,357	1,100	1,945	27,583	931,732	1,665,632
Other Reserve cities.....	3,504,935	1,917,764	12,402	11,843	461,392	5,804,315	11,712,651
Country banks (member banks).....	1,011,460	3,564,828	5,495	1,293	890,410	4,162,315	9,635,801
Possessions (nonmember banks).....	11,499	1,581	26	41	20,766	132,592	66,505

## States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	10,595	14,625	-----	9	7,029	22,727	54,985
New Jersey, District No. 2.....	76,656	100,404	325	4	44,540	193,285	415,214
Kentucky, District No. 4.....	3,060	45,190	-----	-----	7,804	29,567	85,621
Pennsylvania, District No. 4.....	154,063	121,608	122	128	54,226	454,984	785,131
West Virginia, District No. 4.....	1,408	2,791	-----	-----	1,288	3,804	9,291
Louisiana, District No. 6.....	89,340	76,896	458	73	15,921	166,019	348,707
Mississippi, District No. 6.....	5,657	23,436	-----	-----	4,915	22,080	56,088
Tennessee, District No. 6.....	50,508	109,008	-----	-----	23,154	120,284	303,044
Indiana, District No. 7.....	89,724	145,630	150	7	39,139	222,900	497,550
Illinois, District No. 7.....	672,284	368,379	1,150	1,957	91,065	1,334,552	2,469,387
Michigan, District No. 7.....	225,670	127,772	525	469	60,302	415,247	829,985
Wisconsin, District No. 7.....	83,560	92,994	-----	23	20,233	179,126	375,936
Missouri, District No. 10.....	95,029	66,856	47	56	8,537	132,815	303,340
New Mexico, District No. 10.....	4,405	27,752	150	-----	3,726	22,752	58,785
Oklahoma, District No. 10.....	58,560	272,577	530	-----	21,570	172,089	525,326

<sup>1</sup> Reserve with approved national banking associations.

[In thousands of dollars]

## Deposits of National Banks,

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	
Maine.....	133,087	5,375	9,681	7,960	10	3,633	159,746
New Hampshire.....	132,059	6,820	14,474	8,362	-----	6,759	168,474
Vermont.....	62,869	1,800	5,297	1,106	-----	3,446	74,518
Massachusetts.....	2,040,136	110,177	203,202	314,531	31,636	53,774	2,753,456
Rhode Island.....	110,687	7,070	18,772	4,075	19	7,048	147,671
Connecticut.....	641,373	34,548	29,428	24,637	25	28,692	758,703
Total New England States.....	3,120,211	165,790	280,854	360,671	31,690	103,352	4,062,568
New York.....	8,284,358	483,597	336,919	1,320,065	576,980	448,060	11,449,979
New Jersey.....	1,375,513	59,537	185,092	44,807	142	45,008	1,710,099
Pennsylvania.....	4,122,386	251,639	197,665	529,122	13,649	62,204	5,176,665
Delaware.....	19,755	288	204	15	-----	410	20,672
Maryland.....	473,039	26,148	58,406	73,731	280	3,258	634,862
District of Columbia.....	557,762	25,506	95	49,455	5,569	16,978	655,365
Total Eastern States.....	14,832,813	846,715	778,381	2,017,195	596,620	575,918	19,647,642
Virginia.....	695,250	34,176	66,845	143,126	59	30,964	970,420
West Virginia.....	296,345	15,678	52,503	33,407	-----	14,931	412,864
North Carolina.....	380,601	14,514	37,039	31,149	50	12,530	475,883
South Carolina.....	347,311	22,219	65,564	19,690	-----	9,718	464,502
Georgia.....	654,825	34,498	100,846	184,508	45	14,737	989,459
Florida.....	992,708	27,110	159,654	176,937	1,764	17,056	1,375,229
Alabama.....	652,740	25,145	101,096	86,837	465	11,992	878,275
Mississippi.....	137,510	5,349	29,589	21,441	-----	1,575	195,464
Louisiana.....	781,051	31,171	180,871	201,214	5,059	12,164	1,211,530
Texas.....	4,359,439	139,708	417,299	1,182,717	11,310	127,032	6,237,505
Arkansas.....	317,970	8,915	40,857	54,092	16	3,982	425,832
Kentucky.....	499,016	18,406	36,184	54,001	-----	5,791	613,398
Tennessee.....	844,040	32,972	98,547	332,116	251	14,271	1,322,197
Total Southern States.....	10,958,806	409,861	1,386,894	2,521,235	19,019	276,743	15,572,558
Ohio.....	2,459,755	164,672	215,120	245,762	2,895	53,316	3,141,520
Indiana.....	1,164,475	55,820	184,371	131,927	83	33,147	1,569,823
Illinois.....	6,031,678	366,716	379,085	1,257,171	35,905	84,062	8,154,617
Michigan.....	1,885,609	209,370	146,692	194,416	4,504	26,907	2,467,498
Wisconsin.....	879,348	58,197	55,500	121,783	719	20,215	1,135,762
Minnesota.....	1,180,447	75,701	120,132	358,190	3,438	21,877	1,759,785
Iowa.....	447,333	23,121	63,828	112,398	-----	13,445	660,125
Missouri.....	1,160,241	62,022	79,349	443,005	2,102	15,225	1,761,944
Total Middle Western States.....	15,208,886	1,015,619	1,244,077	2,864,652	49,646	268,194	20,651,074
North Dakota.....	174,886	4,270	10,669	10,425	15	2,114	202,379
South Dakota.....	188,559	5,761	23,228	10,471	-----	2,717	230,736
Nebraska.....	705,472	31,976	69,161	162,289	4	7,253	976,155
Kansas.....	678,357	25,699	173,182	99,392	-----	8,303	984,933
Montana.....	223,599	5,820	25,851	14,699	-----	3,081	273,053
Wyoming.....	136,203	2,422	28,125	10,963	-----	1,762	179,475
Colorado.....	651,719	29,093	40,915	83,755	70	8,433	813,985
New Mexico.....	185,024	12,294	58,856	12,729	-----	3,881	272,784
Oklahoma.....	1,103,912	41,473	147,900	200,209	428	21,192	1,515,114
Total Western States.....	4,047,731	158,808	577,887	604,932	517	58,739	5,448,614
Washington.....	1,136,440	48,405	131,359	75,341	4,943	17,118	1,416,606
Oregon.....	747,878	22,933	124,776	40,230	1,479	21,924	959,220
California.....	5,760,876	243,140	574,960	282,479	103,687	273,671	7,238,813
Idaho.....	214,357	7,785	52,056	4,102	-----	3,595	281,895
Utah.....	172,663	5,724	28,946	20,916	-----	1,979	230,228
Nevada.....	93,824	3,542	19,044	1,539	-----	2,474	120,423
Arizona.....	281,295	6,672	38,026	9,869	2,637	7,462	345,961
Total Pacific States.....	8,407,333	338,201	972,167	434,476	112,746	328,223	10,593,146
Total United States (exclusive of possessions).....	56,575,780	2,934,994	5,240,260	8,803,161	810,238	1,611,169	75,975,602
Alaska (nonmember banks).....	43,038	8,386	5,096	801	-----	664	57,985
The Territory of Hawaii (nonmember bank).....	62,455	19,511	17,337	1,170	434	2,022	102,929
Virgin Islands of the United States (nonmember bank).....	1,629	276	814	30	-----	23	2,772
Total possessions (nonmember banks).....	107,122	28,173	23,247	2,001	434	2,709	163,686
Total United States and possessions.....	56,682,902	2,963,167	5,263,507	8,805,162	810,672	1,613,878	76,139,288
New York City (central Reserve city).....	6,824,095	410,227	109,274	1,302,615	575,913	400,006	9,622,130
Chicago (central Reserve city).....	3,649,727	279,157	222,803	1,136,149	35,588	46,039	5,369,463
Other Reserve cities.....	23,492,984	1,377,241	2,169,901	5,318,673	191,377	635,463	33,185,639
Country banks (member banks).....	22,608,974	868,369	2,738,282	1,045,724	7,360	529,661	27,798,370
Possessions (nonmember banks).....	107,122	28,173	23,247	2,001	434	2,709	163,686

## States Located in 2 Federal Reserve Districts—Deposits of

Connecticut, District No. 2.....	144,104	8,504	7,982	5,647	-----	6,883	173,120
New Jersey, District No. 2.....	998,174	45,803	130,394	43,134	142	38,467	1,256,114
Kentucky, District No. 4.....	194,699	3,741	15,388	4,585	-----	1,665	220,078
Pennsylvania, District No. 4.....	1,933,190	137,146	70,813	218,430	1,800	19,828	2,381,207
West Virginia, District No. 4.....	15,326	1,054	3,398	1,931	-----	1,023	22,732
Louisiana, District No. 6.....	613,161	26,774	161,355	172,566	5,059	8,055	986,970
Mississippi, District No. 6.....	102,670	3,818	21,002	20,860	-----	1,337	152,717
Tennessee, District No. 6.....	509,330	24,963	65,048	170,592	-----	11,711	781,644
Indiana, District No. 7.....	989,724	48,834	156,415	112,810	83	29,561	1,337,427
Illinois, District No. 7.....	5,669,205	356,284	336,856	1,172,427	35,905	80,241	7,650,918
Michigan, District No. 7.....	1,837,649	207,024	139,456	194,087	4,504	26,038	2,408,758
Wisconsin, District No. 7.....	796,502	54,139	47,312	118,527	719	19,166	1,036,395
Missouri, District No. 10.....	476,907	19,693	23,322	259,472	1,172	8,623	789,189
New Mexico, District No. 10.....	96,070	11,520	45,124	11,214	-----	2,794	166,722
Oklahoma, District No. 10.....	1,088,348	41,258	144,443	199,748	428	20,687	1,494,912

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).



by States, Dec. 31, 1952

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
85,114 43,659 73,613 425,801 63,207 185,994	72 545 148 10,820 225 2,018	6 20 3 1,570 173 15	169 88 387 4,659 321 559	66	8,000	85,361 44,312 74,151 450,916 63,926 188,586	Maine. New Hampshire. Vermont. Massachusetts. Rhode Island. Connecticut.
877,388	13,828	1,787	6,183	66	8,000	907,252	Total New England States.
1,863,947 1,125,515 2,007,577 12,254 159,141 101,017	58,742 5,346 4,723 10 6,787 8,881	43,881 17,019 69,498 80 320 1,025	4,581 179 427 20 500	200,353	2,171,504 1,148,059 2,083,104 12,344 166,268 111,423	New York. New Jersey. Pennsylvania. Delaware. Maryland. District of Columbia.	
5,269,451	84,489	1,904	130,798	5,207	200,853	5,692,702	Total Eastern States.
351,281 141,133 85,875 54,597 153,414 231,117 209,023 46,299 195,319 537,252 63,911 113,964 324,019	20,413 1,034 2,732 7,655 5,332 8,343 3,924 727 798 20,066 245 1,557 4,219	120 185 12,943 7 1,139 66 10 45 1,169 39 16 172	24,257 516 12,943 483 414 2,633 192 10 3,026 82,726 500 3,704 9,849	408 327 110 180 6 380 569 250 3,905 150 50 1,087	396,479 143,195 101,660 62,922 160,305 242,539 213,718 47,036 199,438 645,118 64,845 119,291 339,346	Virginia. West Virginia. North Carolina. South Carolina. Georgia. Florida. Alabama. Mississippi. Louisiana. Texas. Arkansas. Kentucky. Tennessee.	
2,507,204	77,045	2,968	141,253	7,422		2,735,892	Total Southern States.
1,059,327 501,969 2,234,173 1,034,301 503,708 516,910 161,083 242,044	2,084 3,735 6,198 3,083 4,984 368 2,170 1,868	185 2,206 1,247 40 1,049 70 53 541	84,614 581 124,398 10,489 840 4,963 113 5,360	457 438 3,020 330 373 180 210	1,146,667 508,929 2,371,036 1,048,243 510,954 522,491 163,419 250,023	Ohio. Indiana. Illinois. Michigan. Wisconsin. Minnesota. Iowa. Missouri.	
6,253,515	24,490	5,391	231,358	5,008	2,000	6,521,762	Total Middle Western States.
71,844 56,804 114,734 105,773 56,930 42,437 202,067 46,748 136,666	657 1,026 49 3,852 15 385 2,193 2,030 5,126	6 3 33 41 18 10 11 96	302 2,508 56 385 159 347 8,505 5,690	2 23 5 12 706	72,809 60,341 114,874 110,074 57,109 43,187 212,787 48,789 148,284	North Dakota. South Dakota. Nebraska. Kansas. Montana. Wyoming. Colorado. New Mexico. Oklahoma.	
834,003	15,333	218	17,952	748		868,254	Total Western States.
479,892 413,222 4,476,918 99,085 61,504 56,151 85,713	5,663 47 34,043 1,424 3,333 1,800 2,025	9 13 237 11 1,020 62	11,920 463,203 10 62	290 50 3,400 40 50	485,854 425,252 5,049,351 100,570 65,907 58,013 87,748	Washington. Oregon. California. Idaho. Utah. Nevada. Arizona.	
5,672,485	48,335	1,300	475,195	3,830	71,550	6,272,695	Total Pacific States.
21,414,046	263,520	13,568	1,002,739	22,281	282,403	22,998,557	Total United States (exclusive of possessions).
17,062 83,608 2,444	10,750 613	10 10	2,342 3,003 85	3	1	30,164 87,234 2,533	Alaska (nonmember banks). The Territory of Hawaii (nonmember bank). Virgin Islands of the United States (nonmember bank).
103,114	11,363	20	5,430	3	1	119,931	Total possessions (nonmember banks).
21,517,160	274,883	13,588	1,008,169	22,284	282,404	23,118,488	Total United States and possessions.
756,217 921,807 8,905,748 10,830,274 103,114	54,280 3,900 83,916 121,424 11,363	2,632 10,936 20	12,145 9,000 604,324 377,270 5,430	3,150 3,000 6,731 9,400 3	200,353 2,000 80,050 1	1,026,145 939,707 9,683,401 11,349,304 119,931	New York City (central Reserve city). Chicago (central Reserve city). Other Reserve cities. Country banks (member banks). Possessions (nonmember banks).

## Banks Located in Federal Reserve District Specified

68,869 893,966 55,752 770,303 10,211 162,627 40,401 218,311 428,688 2,053,902 966,524 438,331 81,186 38,721 133,195	10 2,338 7 344 708 699 3,469 3,645 5,581 2,961 4,984 3 2,025 5,122	5 1 270 10 40 170 2,181 1,213 10 842 9 11 96	422 11,755 1,138 19,442 246 3,026 6,962 311 91,670 10,447 600 1,083 5,650	175 30 352 250 1,072 398 3,010 330 373 50 701	69,306 908,234 56,928 790,711 10,467 166,651 41,100 229,984 435,223 2,157,376 980,272 445,130 82,331 40,757 144,764	Connecticut, District No. 2. New Jersey, District No. 2. Kentucky, District No. 4. Pennsylvania, District No. 4. West Virginia, District No. 4. Louisiana, District No. 6. Mississippi, District No. 6. Tennessee, District No. 6. Indiana, District No. 7. Illinois, District No. 7. Michigan, District No. 7. Wisconsin, District No. 7. Missouri, District No. 10. New Mexico, District No. 10. Oklahoma, District No. 10.
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## Condition of National Banks in Each Federal Reserve District, December 31, 1952

[In thousands of dollars]

	District No. 1 (276 banks)	District No. 2 (498 banks)	District No. 3 (539 banks)	District No. 4 (450 banks)	District No. 5 (339 banks)	District No. 6 (289 banks)	District No. 7 (566 banks)	District No. 8 (326 banks)	District No. 9 (344 banks)	District No. 10 (623 banks)	District No. 11 (483 banks)	District No. 12 (176 banks)	Total (4,909 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts.....	1,854,188	6,829,414	1,693,584	2,646,075	1,452,977	1,887,089	5,237,863	1,309,388	1,142,053	1,885,485	2,558,267	7,507,703	36,004,086
U. S. Government obligations, direct and guaranteed.....	1,709,270	4,952,351	1,838,315	3,166,033	1,826,192	2,336,072	7,432,938	1,386,351	1,381,430	2,287,477	2,165,693	5,352,737	35,834,859
Obligations of States and political subdivisions.....	239,966	1,311,792	361,902	440,322	203,325	406,017	883,070	216,738	187,870	343,429	287,207	1,091,157	5,972,795
Other bonds, notes, and debentures.....	107,339	483,431	197,820	196,604	78,798	71,214	354,198	59,007	93,724	100,881	63,822	364,977	2,171,815
Corporate stocks, including stocks of Federal Reserve banks..	10,013	49,232	11,050	17,319	7,260	9,169	25,344	6,420	5,083	8,143	11,560	36,266	196,859
<i>Total loans and securities.....</i>	<i>3,920,776</i>	<i>13,629,220</i>	<i>4,102,671</i>	<i>6,466,353</i>	<i>3,568,552</i>	<i>4,709,561</i>	<i>13,933,413</i>	<i>2,977,904</i>	<i>2,810,160</i>	<i>4,625,415</i>	<i>5,086,549</i>	<i>14,552,840</i>	<i>80,180,414</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,218,481	4,363,217	1,154,145	1,934,694	1,292,536	1,866,336	4,406,858	1,079,140	883,441	1,894,474	2,585,176	3,654,400	26,332,898
Bank premises owned, furniture and fixtures.....	44,959	119,589	41,538	69,421	41,631	61,945	72,924	24,922	18,477	33,885	76,115	139,163	744,569
Real estate owned other than bank premises.....	365	750	1,344	1,082	1,384	1,384	546	442	504	678	11,967	3,460	22,522
Investments and other assets indirectly representing bank premises or other real estate.....	806	2,522	1,130	8,393	1,188	1,117	3,587	223	3,571	2,809	6,532	25,998	57,876
Customers' liability on acceptances.....	29,661	61,627	3,147	807	470	4,937	4,437	7,007	711	919	28,877	26,654	169,254
Income accrued but not yet collected.....	8,593	35,202	5,420	14,419	4,380	11,668	35,689	5,112	8,097	7,185	7,957	46,321	190,043
Other assets.....	13,269	53,727	5,297	3,743	3,390	4,330	13,189	2,421	5,442	3,195	3,575	21,280	132,858
<b>Total assets.....</b>	<b>5,236,910</b>	<b>18,262,854</b>	<b>5,314,692</b>	<b>8,497,830</b>	<b>4,913,229</b>	<b>6,661,278</b>	<b>18,470,643</b>	<b>4,097,171</b>	<b>3,730,403</b>	<b>6,568,560</b>	<b>7,806,748</b>	<b>18,270,116</b>	<b>107,830,434</b>
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corpora- tions.....	2,976,107	9,426,636	2,586,290	4,602,970	2,734,982	3,525,434	9,740,413	2,212,395	1,898,297	3,833,076	4,631,847	8,407,333	56,575,780
Time deposits of individuals, partnerships, and corporations..	808,519	2,826,782	1,481,077	1,895,593	882,833	1,014,893	4,048,528	648,139	835,642	718,113	581,442	5,672,485	21,414,046
Deposits of U. S. Government and postal savings.....	172,886	598,999	136,521	309,514	186,016	166,238	713,042	98,629	100,460	175,508	166,433	387,836	3,212,082
Deposits of States and political subdivisions.....	278,633	531,353	237,154	410,159	315,327	625,228	847,038	270,189	203,488	540,298	536,770	1,447,362	6,242,999
Deposits of banks.....	394,780	2,151,077	324,308	476,242	356,130	821,910	1,737,571	554,599	401,008	829,295	1,228,561	622,602	9,918,083
Other deposits (certified and cashiers' checks, etc.).....	96,469	493,410	49,327	75,832	87,356	64,888	168,451	24,915	31,710	57,855	132,733	328,223	1,611,169
<b>Total deposits.....</b>	<b>4,727,394</b>	<b>16,028,257</b>	<b>4,814,677</b>	<b>7,770,310</b>	<b>4,562,644</b>	<b>6,218,591</b>	<b>17,275,043</b>	<b>3,808,860</b>	<b>3,470,605</b>	<b>6,154,145</b>	<b>7,277,786</b>	<b>16,865,841</b>	<b>98,974,159</b>
<i>Demand deposits.....</i>	<i>889,448</i>	<i>12,879,213</i>	<i>8,270,115</i>	<i>5,765,537</i>	<i>3,591,161</i>	<i>5,164,294</i>	<i>13,093,633</i>	<i>3,111,302</i>	<i>2,624,060</i>	<i>5,405,371</i>	<i>6,588,329</i>	<i>10,593,146</i>	<i>75,975,602</i>
<i>Time deposits.....</i>	<i>837,946</i>	<i>3,149,044</i>	<i>1,544,662</i>	<i>2,004,775</i>	<i>971,480</i>	<i>1,054,297</i>	<i>4,181,420</i>	<i>697,564</i>	<i>846,546</i>	<i>748,774</i>	<i>689,457</i>	<i>6,272,695</i>	<i>22,998,557</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	770	55,570	2,825	1,550	4,300	1,000	3,100	175	300	1,324	7	5,000	75,921
Mortgages or other liens on bank premises and other real estate	32,335	64,273	3,181	811	470	5,811	4,783	7,042	712	919	30,239	28,709	179,285
Acceptances outstanding.....	12,611	43,774	9,845	18,899	8,770	20,843	43,951	8,268	16,077	7,412	8,126	81,091	279,667
Expenses accrued and unpaid.....	23,354	90,577	12,038	33,619	14,807	23,237	68,557	12,087	15,804	17,634	24,991	97,134	433,839
Other liabilities.....	13,328	613,588	5,969	6,592	6,822	3,929	18,355	3,012	6,471	2,262	2,572	162,825	845,725
<b>Total liabilities.....</b>	<b>4,809,792</b>	<b>16,896,049</b>	<b>4,848,539</b>	<b>7,831,781</b>	<b>4,597,830</b>	<b>6,273,511</b>	<b>17,413,789</b>	<b>3,839,450</b>	<b>3,509,993</b>	<b>6,183,696</b>	<b>7,343,721</b>	<b>17,240,683</b>	<b>100,788,834</b>
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below).....	122,211	433,810	126,217	206,316	88,496	119,608	352,095	79,111	60,757	117,153	175,700	338,053	2,219,527
Surplus.....	208,751	691,160	243,412	363,562	155,351	185,421	476,673	117,560	109,877	153,728	195,475	425,713	3,326,683
Undivided profits.....	70,033	220,714	84,992	87,444	53,600	57,763	161,442	50,090	34,775	93,172	68,713	240,870	1,223,608
Reserves and retirement account for preferred stock.....	26,123	21,121	11,532	8,727	17,952	24,975	66,644	10,960	15,001	20,811	23,139	24,797	271,782
<b>Total capital accounts.....</b>	<b>427,118</b>	<b>1,366,805</b>	<b>466,153</b>	<b>666,049</b>	<b>315,399</b>	<b>387,767</b>	<b>1,056,854</b>	<b>257,721</b>	<b>220,410</b>	<b>384,864</b>	<b>463,027</b>	<b>1,029,433</b>	<b>7,041,600</b>
<b>Total liabilities and capital accounts.....</b>	<b>5,236,910</b>	<b>18,262,854</b>	<b>5,314,692</b>	<b>8,497,830</b>	<b>4,913,229</b>	<b>6,661,278</b>	<b>18,470,643</b>	<b>4,097,171</b>	<b>3,730,403</b>	<b>6,568,560</b>	<b>7,806,748</b>	<b>18,270,116</b>	<b>107,830,434</b>
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock.....	57	1,663	40	85	-----	-----	2,594	-----	75	-----	200	600	5,229
Class B preferred stock.....	-----	162	-----	-----	-----	-----	15	150	25	-----	-----	-----	437
Common stock.....	122,154	431,985	126,092	206,316	88,496	119,608	349,486	78,961	60,657	117,153	175,500	337,453	2,213,861
<b>Total.....</b>	<b>122,211</b>	<b>433,810</b>	<b>126,217</b>	<b>206,316</b>	<b>88,496</b>	<b>119,608</b>	<b>352,095</b>	<b>79,111</b>	<b>60,757</b>	<b>117,153</b>	<b>175,700</b>	<b>338,053</b>	<b>2,219,527</b>
Retirable value of preferred capital stock:													
Class A preferred stock.....	59	4,790	40	-----	-----	-----	2,594	-----	75	-----	400	600	8,558
Class B preferred stock.....	-----	237	85	-----	-----	-----	15	150	25	-----	-----	-----	512
<b>Total.....</b>	<b>59</b>	<b>5,027</b>	<b>125</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>2,609</b>	<b>150</b>	<b>100</b>	<b>-----</b>	<b>400</b>	<b>600</b>	<b>9,070</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securi- ties sold with agreement to repurchase).....	399,657	1,501,759	578,877	1,111,396	713,219	1,206,861	1,688,390	385,322	513,807	961,916	1,010,975	2,677,270	12,749,449

<sup>1</sup> Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.



## Reserves of National Banks, December 31, 1952

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
Central Reserve city banks:										
District No. 2	9,622,130	1,205,438	8,416,692	1,026,145	9,442,837	2,025,258	2,081,575	-56,317	21.45	22.04
District No. 7	5,369,463	703,272	4,666,191	939,707	5,605,898	931,732	1,176,268	-244,536	16.62	20.98
Reserve city banks:										
District No. 1	1,952,235	236,837	1,715,398	165,877	1,881,275	312,026	353,032	-41,006	16.59	18.77
District No. 2	144,291	16,028	128,263	20,529	148,792	25,510	26,884	-1,374	17.14	18.07
District No. 3	1,311,297	220,775	1,090,522	63,142	1,153,664	189,529	221,893	-32,364	16.43	19.23
District No. 4	3,608,117	480,886	3,127,237	819,250	3,946,487	649,806	674,602	-24,796	16.47	17.09
District No. 5	1,404,296	227,342	1,176,954	190,287	1,367,241	241,808	246,808	-4,940	17.69	18.05
District No. 6	2,421,276	462,235	1,959,041	402,203	2,361,244	397,332	415,940	-18,608	16.83	17.62
District No. 7	4,149,435	689,752	3,459,683	1,421,784	4,881,467	755,811	777,424	-21,613	15.47	15.92
District No. 8	1,603,067	281,432	1,321,635	233,792	1,555,427	249,428	278,355	-28,927	16.04	17.90
District No. 9	1,241,435	235,100	1,006,335	175,735	1,182,070	154,669	211,811	-47,142	13.93	17.92
District No. 10	3,094,802	620,573	2,474,229	369,296	2,843,525	473,083	517,004	-43,921	16.64	18.18
District No. 11	3,505,631	795,172	2,710,459	401,694	3,112,153	569,475	566,193	3,282	18.30	18.19
District No. 12	8,749,757	1,156,573	7,593,184	5,416,812	13,009,996	1,775,778	1,843,646	-67,868	13.65	14.17
Country banks:										
District No. 1	1,937,213	292,661	1,644,552	672,069	2,317,221	282,221	270,646	11,575	12.18	11.68
District No. 2	3,112,792	395,000	2,717,792	2,102,370	4,820,162	491,725	506,633	-14,908	10.20	10.51
District No. 3	1,958,818	276,676	1,682,142	1,481,420	3,163,562	360,517	324,385	36,132	11.40	10.25
District No. 4	2,157,420	304,274	1,853,146	1,185,523	3,038,669	359,542	330,572	28,970	11.83	10.88
District No. 5	2,186,868	386,421	1,800,447	781,193	2,581,640	325,195	298,934	26,261	12.60	11.58
District No. 6	2,743,018	503,844	2,239,174	652,094	2,891,268	376,211	352,610	23,601	13.01	12.20
District No. 7	3,674,725	633,992	3,040,733	1,816,929	4,858,662	564,617	534,858	29,759	11.62	11.01
District No. 8	1,508,235	264,761	1,243,474	463,772	1,707,246	220,926	201,913	19,013	12.94	11.83
District No. 9	1,382,625	223,874	1,158,751	670,810	1,829,561	215,536	202,474	13,062	11.78	11.07
District No. 10	2,310,569	400,448	1,910,121	379,478	2,289,599	323,129	290,186	32,943	14.11	12.67
District No. 11	3,082,698	733,786	2,348,912	287,763	2,636,675	376,041	346,113	29,928	14.26	13.13
District No. 12	1,843,389	262,151	1,581,238	855,883	2,437,121	266,655	272,726	-6,071	10.94	11.19
All member national banks:										
District No. 1	3,889,448	528,898	3,360,550	837,946	4,198,496	594,247	623,678	-29,431	14.15	14.85
District No. 2	12,879,213	1,616,466	11,262,747	3,149,044	14,411,791	2,542,493	2,615,092	-72,599	17.64	18.15
District No. 3	3,270,115	497,451	2,772,664	1,544,562	4,317,226	550,046	546,278	3,768	12.74	12.65
District No. 4	5,765,637	785,154	4,980,383	2,004,773	6,985,156	1,009,348	1,005,174	4,174	14.45	14.39
District No. 5	3,591,164	613,763	2,977,401	971,480	3,948,881	567,063	545,742	21,321	14.36	13.82
District No. 6	5,164,294	966,079	4,198,215	1,054,297	5,252,512	773,543	768,550	4,993	14.73	14.63
District No. 7	13,093,623	1,926,016	11,167,607	4,181,420	15,349,027	2,252,160	2,488,550	-236,390	14.67	16.21
District No. 8	3,111,302	546,193	2,565,109	697,564	3,262,673	470,354	480,268	-9,914	14.42	14.72
District No. 9	2,624,660	458,974	2,165,686	846,545	3,011,631	380,205	414,285	-34,080	12.62	13.76
District No. 10	5,405,371	1,021,021	4,384,350	748,774	5,133,124	796,212	807,190	-10,978	15.51	15.73
District No. 11	6,588,329	1,528,958	5,059,371	689,457	5,748,828	945,516	912,306	33,210	16.45	15.87
District No. 12	10,593,146	1,418,724	9,174,422	6,272,695	15,447,117	2,042,433	2,116,372	-73,939	13.22	13.70
Total, central Reserve city banks	14,991,593	1,908,710	13,082,883	1,965,852	15,048,735	2,956,990	3,257,843	-300,853	19.65	21.65
Total, Reserve city banks	33,185,639	5,422,699	27,762,940	9,683,401	37,446,341	5,804,315	6,133,592	-329,277	15.50	16.38
Total, country banks	27,798,370	4,576,288	23,222,082	11,349,304	34,571,386	4,162,315	3,932,050	230,265	12.04	11.37
Total, all member national banks	75,975,602	11,907,697	64,067,905	22,998,557	87,066,462	12,923,620	13,323,485	-399,865	14.84	15.30
GEOGRAPHICAL SECTIONS										
New England States	4,062,568	554,118	3,508,450	907,252	4,415,702	616,974	648,542	-31,568	13.97	14.69
Eastern States	19,647,642	2,550,888	17,096,754	5,692,702	22,789,456	3,745,082	3,803,462	-58,380	16.43	16.69
Southern States	15,572,558	3,212,965	12,359,593	2,735,892	15,095,485	2,279,951	2,229,616	50,335	15.10	14.77
Middle Western States	20,651,074	3,175,267	17,475,807	6,521,762	23,997,569	3,455,460	3,733,182	-277,722	14.40	15.56
Western States	5,448,614	995,735	4,452,879	868,254	5,321,133	783,720	792,311	-8,591	14.73	14.89
Pacific States	10,593,146	1,418,724	9,174,422	6,272,695	15,447,117	2,042,433	2,116,372	-73,939	13.22	13.70
Total, all member national banks	75,975,602	11,907,697	64,067,905	22,998,557	87,066,462	12,923,620	13,323,485	-399,865	14.84	15.30
Nonmember national banks (in possessions)	163,686	13,080	150,606	119,931	270,537	453,358	40,581	12,777	19.72	15.00
Total, all national banks	76,139,288	11,920,777	64,218,511	23,118,488	87,336,999	12,976,978	13,364,066	-387,088	14.86	15.30

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.<sup>4</sup> The cash in vault and reserve with approved national banking associations.

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